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ABSTRACT

The writings of both teachers and students participating in the New Americans Homeowners Project, a project combining English-as-a-Second-Language (ESL) instruction and information on first-time home-buying for immigrants in language minority groups are presented. The project provided training and technical assistance to ESL teachers, and reached over 200 students of widely varying linguistic backgrounds in the Boston (Massachusetts) area. Teachers' journal entries address these topics: teaching first-time home-buying; exploring content through language; expanding the curriculum and creating new materials; consumer awareness; learning how to stop moving and paying rent; exploring the conflicts of home-owning and home-buying; the consumer culture; using instructional materials; and the project itself. Students' writings discuss: using real estate ads to imagine a dream house; students' imaginings about home-ownership in the United States; the advantages and disadvantages of home-ownership; homesickness; and writing about buying a home. Notes on interviews with students and materials developed for the project are also included. A list of resource organizations is appended. (MSE) (Adjunct ERIC Clearinghouse on Literacy Education)

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ED 429 465

Where the Sun Breezes Don't Stop Shining

Teachers' Journals and Students' Writings on First-time Homebuying from the New Americans Homeowners Project

February - June 1997

The Adult Literacy Resource Institute
Boston, Massachusetts

FL 801 294

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America is not like a blanket, one piece of cloth, the same color, the same texture, the same size. America is more like a quilt - many pieces, many colors, many sizes, all woven and held together by a common thread.
--Jesse Jackson

Where the Sun Breezes Don't Stop Shining

Edited by Catherine Anderson

Table of Contents

New Americans Homeowners Project Summary
by Catherine Anderson, p. 7

The Adult Literacy Resource Institute's New American Homeowners Project: A Workshop Approach
by Bonnie Nadler
Haitian Multi-Service Center, p. 10

Lessons and Inquiries: Teacher's Journals

Serious Non-Fiction: Teaching First-time Homebuying
by Lee Haller
Anthony Perkins Community Center, p. 15

Exploring Content Through Language
by Veronica Gouvea
Roxbury Community College, p. 19

Expanding the Curriculum and Creating New Materials
by Andy English
Roxbury Community College, p. 23

Consumer Awareness in ESOL and EDP
by Bonnie Nadler
Haitian Multi-Service Center, p. 27

Learning How to "Stop Moving and Paying Rent"
by Cecile Dumornay
Community Learning Center, p. 30

Exploring the Conflicts of Homebuying and Homeownership
by Kathleen M. Sumera
El Centro del Cardenal, p. 32

Further Lessons at the Community Learning Center and El Centro del Cardenal
by Catherine Anderson
A.L.R.I. New Americans Homeowners Project, p. 36

Facing the Reality of a Consumer Culture
by Sarah Barnicle
Roxbury Community College, p. 37

An Excerpt from Sarah Barnicle's Teaching Journal, p. 39

Using *How to Buy a Home in the United States*
by Angela K. Atwell
Massachusetts General Hospital Workplace Education Program, p. 40

The New Americans Homeowners Project
by Eileen Feldman
Community College Instructor, p. 42

Where the Sun Breezes Don't Stop Shining: Students' Writings on the Homebuying Process, p. 44

Using Real Estate Ads to Imagine a Dream House
Andy English's class at Roxbury Community College, p. 45

Where the Sun Breezes Don't Stop Shining
Cecile Dumornay's class at the Community Learning Center, p. 48

Writing About the Advantages and Disadvantages of Homeownership
Bonnie Nadler's ESOL and EDP classes,
Haitian Multi-Service Center, p. 50

Writing About Homesickness
Kathleen Sumera's class at El Centro del Cardenal, p. 65

Writing a Letter on the Advantages and Disadvantages of Homeownership
Sarah Barnicle's class at Roxbury Community College, p. 67

Writing About Buying a Home
Angela Atwell's class at Massachusetts General Hospital, p. 70

Interviews with Students on the New Americans Homeowners Project, p. 72

Materials Developed for the New Americans Homeowners Project, p. 80

"Buying a Home: Angelo Rodriguez's Story"
Questions for Discussion and Writing Suggestions
by Catherine Anderson, p. 81

Truth in Advertising: Analyzing Real Estate Ads
developed by Catherine Anderson, p. 85

The New Americans Homeowners Project Resources, p. 86

1) Community Resources: First-time Homebuying
2) The A.L.R.I.'s New Americans Homeowners Project Participants
3) Boston Childhood Lead Poisoning Prevention Program Resource List
4) Information from the Massachusetts Affordable Housing Alliance

The New Americans Homeowners Project Summary

by Catherine Anderson

The Adult Literacy Resource Institute (A.L.R.I.) launched its New Americans Homeowners Project with the purpose of projecting a vision of hope in a culture becoming increasingly more anti-immigrant. Generously supported by the Fannie Mae Foundation, the project offered teacher training workshops and technical assistance on the use of Fannie Mae's homebuying curriculum, *How to Buy a Home in the United States.* Written by the Center for Applied Linguistics, the curriculum is designed to teach the basics of first-time homebuying to intermediate and advanced students of English who are new immigrants.

Fifteen teachers of English for Speakers of Other Languages (ESOL) at community programs from all over Boston participated in the project. They attended three training workshops held in March, April and May of 1997 and taught the curriculum in their classes. In June, the A.L.R.I. held an open community meeting featuring the curriculum and local Boston real estate experts. The A.L.R.I. also provided technical assistance to teachers as they went through the curriculum. The project reached over 200 students, most representing the major ethnicities of Boston: Latino, Haitian, Portuguese-speaking, Chinese, Vietnamese, Russian, and African. Many classes were comprised of students from the same ethnic and/or language group, but a number of classes were mixed. Students shared the common goal of speaking and writing better English, as well as learning more about life in the United States.

The Goals of the A.L.R.I.

The A.L.R.I. envisioned the project as a way to support students' goals of establishing a new life in this country. Many immigrants are studying for citizenship, getting involved in their communities and making the U.S. a permanent home. Homeownership reinforces those steps. In addition, the A.L.R.I. was interested in discovering new approaches to working with a content-based curriculum and finding new methods of gathering information and organizing content. The project fulfilled these expectations and assisted in further refining the uses of a content-based curriculum. As one teacher expressed, "On the whole, students were pleased to be dealing with such adult materials. Very often ESL students are not given access to such dense subject matter in such thorough coverage. In most texts, reading passages are of unrelated and disconnected subject matter. The advantage of content learning and teaching was evident in this curriculum."

Using the Curriculum

Teachers felt that the Fannie Mae curriculum and the materials developed through their classes and the A.L.R.I. should not be used as a substitute for the comprehensive first-time homeownership courses offered in Boston. Instead, the curriculum served as an introduction to the idea of homebuying and a preparation for making a purchase some day in the future. Teachers were able to adjust their curriculum to focus on the more immediate needs of students, such as financial planning, credit, deciding the kind of home (one-family, duplex) a family would need, or the best location to live. Many teachers, especially those who did not own homes, were able to convey to students that they themselves were learning about homebuying at the same time. One teacher commented in her report: "Some of [the students] knew a lot already. I faced my inadequacy squarely, rushed to the library, and borrowed two books about buying a first home. That weekend, I drowned myself in real estate."

Most teachers began by asking their classes if anyone had thought about buying a home, and explained their own interest in the curriculum. A few teachers informally surveyed students to determine their level of knowledge about homebuying, and/or if there were homeowners in the class. In at least two classes, the students who were homeowners opted not to disclose the fact to other students. In another class, a student was very forthright about her negative experience as a homeowner. Teachers were challenged to integrate students' various perspectives on homeownership, as well as their varying levels of interest and experience with finances in this country. As classes gained momentum, teachers were discovering various approaches to the curriculum, such as: 1) descriptive writing of house structures; 2) creating a video of the class and teacher using the curriculum; 3) researching houses for sale on the Internet (*Boston Globe* website); 4) practicing negotiations with a seller or a landlord by role-playing in class; 5) drawing a dream house; and 6) collaborating with other teachers to share speakers, and provide information on first-time homebuying.

In using *How to Buy a Home in the United States*, teachers recommend that before beginning, an ESOL teacher should review the whole curriculum first, chapter by chapter, noting which areas would be relevant to their students' interests. In creating a lesson plan, teachers can use the exercises laid out in the units, in addition to supplementing them with other resources. The following were common areas of focus:

1. Credit & savings.
2. Steps in planning to buy a house.
3. Looking for a home.
4. Deciding how much you can afford to pay for a home.
5. Negotiating with banks and lawyers.

6. Programs that can save you money.
7. Home issues of importance to tenants: lead paint poisoning and tenants' rights.
8. Filling out applications for mortgage programs.
9. Looking at the fuller picture: when homebuying is *not* a good choice right now.

Learning Together: the Workshops and Teachers' Participation

As the workshops progressed, the fifteen teachers shared their insights with each other and four gave presentations at the open community meeting in June. This document, edited by Cathy Anderson, the project's facilitator, represents a compilation of teachers' final reports on the project, along with a selection of student writings. A wide range of approaches are represented here, with candid remarks on how students were interpreting the materials and using them in their own lives. Because of space limitations, not all fifteen teachers' reports and students' writings are represented, but remain on file at the A.L.R.I.

The first section, "The A.L.R.I.'s New Americans Homeowners Project: A Workshop Approach" is a description of the three teachers' training workshops on using the curriculum written by project participant Bonnie Nadler, who teaches ESOL and EDP at the Haitian Multi-Service Center. Bonnie's first-hand account covers the questions teachers asked about the curriculum, the information they received from guest speakers, and how teachers made use of the information in their classes.

The second section, "Lessons and Inquiries," includes the teachers' journals and narratives of how they used the materials in their classes. Students' writing -- their wishes, dreams, hesitations and leaps-- are included in *Where the Sun Breezes Don't Stop Shining*, the third section. Before each writing section, where appropriate, the particular catalyst the teacher used for the writing assignment is briefly explained. To give a further sense of students' particular responses, oral interviews of four students are also included in section four.

The final section is a list of resources for teachers who plan to use this curriculum in the future. A copy of this volume, along with a number of resources listed here will be permanently available at the A.L.R.I. library.

The A.L.R.I.'s New Americans Homeowners Project: A Workshop Approach

by Bonnie Nadler
Haitian Multi-Service Center

While the lessons in *How to Buy Home in the U.S.* are somewhat simple, they nonetheless provide a valuable opportunity for teaching some of the basics of homebuying, specifically, credit and consumerism. I think one of the values of this program is that it may help the English learner understand more about what he/she can and cannot accomplish financially. Another value is that the learner can understand the need to prepare thoroughly for homebuying, should that be the student's wish. The primary purpose of this curriculum is to educate non-English speaking students about the process of buying a home and not necessarily to encourage homebuying.

The Workshops

At the first workshop presented by the A.L.R.I., the participating teachers met to become acquainted with *How to Buy a Home in the United States* with a plan to adapting it to the needs of particular classes. Teachers noted places they could supplement with their own materials. In general, we found: the need for more relevant vocabulary in the glossary at the end of the book; more details about the homebuying process; more Boston-specific information (including prices of homes, and first-time homebuying courses); and more "real-life" stories that students could relate to directly. Teacher participants then discussed possible goals and uses for the curriculum, such as: 1) to provide English learners with information regarding homebuying, personal finances, consumer credit and resume writing; and 2) to encourage students to avail themselves of various community resources whether or not they owned a home or planned to buy one.

In order to understand immigrants' needs more deeply, workshop participants also learned some useful statistics from the "Fannie Mae National Housing Survey, 1995" regarding the desirability of home ownership among the immigrant population. Seventy-one percent of immigrants surveyed said they felt that owning a home would make them feel more a part of the American community. Sixty-one percent believed that they had to live in the U.S. for at least five years before being able to buy a home, and sixty percent believed that home ownership was within their reach.

Participants then learned about some of the barriers to homeownership immigrants perceived, including the lack of available information. In addition, many immigrants felt that discrimination worked against their efforts to buy a

home. At the end of the first session, teachers agreed that they would need to supplement what is basically a launchpad curriculum with outside references.

The second workshop began with a presentation on the problem of lead paint poisoning, led by Lenore Balliro of the A.L.R.I.. Three purposes were behind Lenore's in-depth presentation, based on her own research as a mother and homeowner: 1) to provide information on a critical health concern in low-income communities where lead paint exists; 2) to make the curriculum relevant to students who would remain tenants for a few more years as they made plans to buy; and 3) to demonstrate how to carry out research by making use of materials in the public domain.

Lenore provided information not usually discussed in other lead paint materials, such as the presence of lead in soldering used for pipes, soil contaminated by outside paint sloughing off exterior walls, window frames shedding paint dust through use, glazes on imported pottery, toys imported from developing countries, and paint pigments on plastic bags turned inside out for re-use. She also pointed out that inspection for lead paint was not required for home or rental purchase/occupation.

At the second workshop, teachers also shared updates about how they were using the curriculum. Some chose to use the whole book, others chose to teach individual chapters. Various methods of implementation and use were discussed, methods shared, and suggestions offered.

The third and final workshop proved to be the most informative and intensive of the three. Presenters included: Doreen Treacy, from the Boston Home Center (City of Boston, Dept. of Public Facilities); Florence Hagins, the director of Housing Counseling, from the Massachusetts Affordable Housing Alliance (MAHA); and Angelo Nuby, Deputy Director of the Fannie Mae Boston Partnership Office.

Doreen Treacy began the session by stating that Boston has a very low percentage of homeowners versus renters, compared to other major urban areas mainly because Boston has a large transient population of students. In response, various non-profit organizations and government agencies are trying to stabilize communities by promoting homeownership to low-income and immigrant residents, who are traditionally overlooked. Immigrants, in particular, face numerous obstacles in the process of homebuying. One major obstacle is the lack of a "documentable" credit history. The idea of non-traditional credit history (written proof that standard financial obligations -- rent, utilities, etc. -- are paid on time) is fairly new, and gaining increased acceptance, especially with banks in communities that are eager to reach diverse communities. Many immigrants do not understand or trust the American system of banking and credit, and this is one way to help them begin that process.

Doreen also informed the group about incentives currently in place to help first-time homebuyers. These include various grants for down payments and closing costs. The grant amounts vary depending on the home purchased, the income(s) of the purchaser(s), and the required percentage of the purchase price as a down payment. Throughout the process, prospective homebuyers are encouraged to be realistic about what they can truly afford.

Teachers had questions about immigrant residency/citizenship requirements. Anyone who wishes to own property can do so, as long as that person has either a Social Security or Taxpayer's Identification number, which is needed for income verification. Undocumented workers, may face problems because finance institutions ask for two years worth of tax returns, some sequential pay stubs, and tax documentation. This "paper trail" cannot exist without documented paperwork.

Florence Hagins of the Massachusetts Affordable Housing Alliance (MAHA) introduced her organization by describing the homebuying courses it offers, and its participation in the "soft second" mortgage program. This subsidized mortgage program is available to prospective homebuyers with an annual income of $25,000 or less. There are strict price ceilings for various types of homes that can be considered for this program. The benefits of the program include no points and an interest rate of one half percent below market rate. She also stated that banks are now in competition for low income mortgages and are trying to create their own programs along the lines of the "soft second."

Participants in the "soft second" program also must agree to take homebuyng classes as well as "home maintenance" classes. Along with these classes, other homebuying courses which are open to the public are usually filled to capacity. MAHA has a listing of these courses. Although these classes are mandatory for those participating in "soft second" mortgage programs and city programs, they are not required for those using traditional banks. Consequently, many people enter homebuying without a clue about their rights or responsibilities.

Through the classes offered by the City of Boston and MAHA, people became aware of the possibilities, advantages and limitations of homeownership. These classes succeed when participants gain more knowledge about homebuying and consumerism, not when they run out to buy homes. Florence emphasized that with the exception of participating banks, very few financial institutions possess a great deal of information about alternative homebuying options.

The Fannie Mae Boston Partnership

Angelo Nuby of the Fannie Mae Partnership office provided participants with a short history of the Fannie Mae Corporation from its beginnings as a government agency in the 1930s to its present incarnation as a private company chartered by Congress. Fannie Mae makes sure mortgage money is available for people in communities across the country. It doesn't lend directly to home buyers, but invests in the mortgages made by lenders. In this way, Fannie Mae provides a constant source of mortgage funds. The Fannie Mae Foundation was developed as a separate, not-for-profit organization to provide education, information and resources to those interested in entering the homebuying market for the first time. He stressed that, unlike Freddie Mac and Jennie Mae, both organizations have no current connections with the government.

There are rigid guidelines governing types of mortgages Fannie Mae can purchase. For example, the highest mortgage it is allowed to buy can be no higher than $214,000 by mandate. The various actions and provisions of the program allow money to be kept in circulation and available to low income homebuyers. Its profits are also limited by mandate. The corporation also has pre-set goals, which determine who gets money, as well as how much is allocated in each case.

Angelo then provided the participants with more specific information regarding the Fannie Mae Foundation and its purposes. It publishes brochures for prospective first-time homebuyers and develops and provides curricula for use in various appropriate settings. Its services are basically free of charge, other than materials fees to help cover costs. Initial curriculum packages usually cost nothing, and charges for additional materials are low. Any profits that occur are used to educate banks, insurance companies and agents, realtors and brokers, as well as community groups.

The Fannie Mae Foundation will also fund parts of educational programs that are dedicated to housing education. Requests for funding of this type need to be submitted in proposal form with all necessary validated information. The Foundation has several partnership offices, one of which is located in Boston. The largest goal of this office is to facilitate outreach through educational partnerships among the foundation, the city of Boston, and lenders.

(See **Community Resources: First-time Homebuying** for speakers' addresses and phone numbers.)

Lessons and Inquiries

Teachers' Journals from the New Americans Homeowners Project

Serious Non-Fiction: Teaching First-time Homebuying

by Lee Haller
Anthony Perkins Community Center

Most of my students have been in the U.S. for five to ten years, but three have been here for only a few months. No one in my class owned a home. Before this unit on first-time homebuying, we had mostly used stories and biographies in class. We had talked a lot about families, work, and life in the US, but we hadn't done much content-based learning, or what I would call "serious non-fiction." It's a weakness in my teaching in general, so I saw the notice from the A.L.R.I. as an opportunity to have my hand held through a big content-based unit. I asked the class about it before applying, telling them that it would take about a month. Their response was so overwhelmingly positive throughout that it has carried me, sometimes dubious but willing, along.

When I first received the curriculum, I found it overwhelming because it covered so much, and I knew very little about how people buy houses. I floundered for a few weeks after our first workshop at the A.L.R.I. By the time the teachers' group had its second meeting, many people seemed to already have finished with the unit, and I had barely started. I really needed that second meeting, where I heard what others had done, and where we got some more information and supporting materials. The speakers we heard from later helped a lot too, once I had got started. I'd like to focus on how I started the unit, since that was much more difficult for me than what we did later.

Housedreaming

The first thing I did in class, before I handed out the materials, was ask them to draw a picture of either their house now, their house in their country, or their dream house. I brought many colored pens and gave them about 20 minutes to draw. I had them break into groups and describe what they'd drawn to the group. I unfortunately underestimated their interest in this activity, and class ended long before they were finished! Nevertheless, I found it a nice way to begin, because it grounded the whole experience in what they knew well—their houses and their dreams.

Advantages and Disadvantages

In the next class, I put up a big piece of paper and we brainstormed advantages, disadvantages, and facts about owning a house. What follows is their list:

Advantages	**Disadvantages**	**Facts**
After 30 years, it's yours.	If you can't pay, you lose it.	You need a good job.
When you die, your kids inherit the house.	If you die before you finish paying, your kids might lose it.	You need good credit.
Security	Fear	
You can fix things.	You have to fix things.	

Brainstorming Questions

We also brainstormed questions: What is a closing? If you buy a house, do you have to have a lawyer? If you want to buy a house, do you go to a real estate agent? Do you need to check the bank to find out about your credit? How can I prevent being denied? What about buying a house cheap and getting a loan to fix it up? Does the bank help somebody buy a house? Are you supposed to put money down?

It was an impressively complete list, considering we hadn't even started yet. Some of them knew a lot already. I faced my inadequacy squarely, rushed to the library, and borrowed two books about buying a first home. That weekend, I drowned myself in real estate.

Reading a Table of Contents

The next lesson we did was on how to read a table of contents. I asked them to open the books I'd just given them and find the page in the beginning where you can get information about what is in the whole book. I asked questions like "What is unit 2 about? How many chapters does it have?", then said that with a book that gives information, you can read any part of it you want to--you don't have to start at the beginning. I told them to read the chapter titles and decide which chapters were their first and second priorities to read. While they were doing that, I wrote the chapter titles on a big piece of paper. Then I got a student to ask everyone what their priorities were and keep track by writing ones and twos next to the chapter titles. The class had chosen "Getting the money to buy a house," "Your credit report," and "What you should know about mortgage loans." "How to find the right home" was a close fourth.

Student Research

After that, teaching the curriculum got easy! We followed those first three units pretty closely, skipping most of the grammar exercises. In the mortgage unit, I brought in the list of lenders and rates from the *Boston Sunday Globe* and we read that chart, looking for best rates. I found that it worked fine to skip around in the book--the lessons were pretty self-contained. After a month or so, with only five weeks of school left, I asked the class what they wanted for the rest of the year. They unanimously wanted to learn vocabulary for different kinds of houses, understand real estate ads in the paper, learn to read maps so they could find addresses (as an extra bonus, one woman figured out how to get to her new job more quickly), and prepare for a guest speaker. They wrote their questions for the speaker in advance on index cards. Florence Hagins from the Massachusetts Affordable Housing Alliance answered those (and many others) and gave an overview of the home buying process in Boston. (Questions follow this narrative.)

One night we went to the Literacy Center at the Dudley branch of the Boston Public Library where the librarian showed them how to search for houses on the Internet. They had all used computers before in class, but for many, this was the first use for research, and it was very exciting. They went to the *Boston Globe* Homepage and then could search for either houses for sale or houses recently sold. They selected for neighborhood, size, and price. There was a separate site that led those who wanted through an estimate of what they could afford. A few were thrilled to find houses for sale in their neighborhood that they might be able to afford someday, while two students searched laughingly for houses with swimming pools in the suburbs. This night was also a kind of reality check for us, as the computers did not lie. The fact is that many students in this program are very low-income, much more so than students in programs in other neighborhoods or in community colleges. Many found that there was nothing at all available for what the computer said they could afford, or that the only places for sale were much too small for their families.

Conclusion

Overall, our experience with the curriculum was a resounding success. We took the inquiry much further than I thought we would, and everyone was happy at how much they learned. I personally learned a huge amount and started to think about trying to buy a house myself. The A.L.R.I. was enormously helpful and encouraging, and having "had my hand held" for one big content-based unit, I'm much more prepared to do it myself, with other topics, in the future.

Students' Questions on First-time Homebuying

Questions are from Lee Haller's ESL class at the Anthony Perkins Community School and presented to a speaker on first-time homebuying, Florence Hagins of the Massachusetts Affordable Housing Alliance. They are unedited.

1) What is low income?

2) How many years I can finish pay a house if I buy a house?

3) Does the bank have the right to take your money if you cannot pay the house anymore?

4) Does the land belong to you when you finish to pay the house?

5) After you finish to pay all your mortgages, can you destroy the house to build another one?

6) Which advantages do you have in buying a house rather than renting?

7) What is the lowest price one family house, 2 bedroom?

8) My credit report is no good. I want to buy a house. I can't buy in my name or another name?

9) If I want to buy a house, how much money I suppose to have for down payments?

10) If I have bad credit when I buy the house, is it possible?

11) How do you know you can afford a house?

12) How much money you might need to buy a 3-bedroom?

13) If you make $26,000 a year are you low-income?

14) If I want to buy a house, how can I find a house to buy?

15) Before I ask you my question, I want to tell you thanks for your participation, My question is: If I want to buy a house, what's the first stage I must attempt?

Exploring Content Through Language

by Veronica Gouvea
Roxbury Community College

Summary

The students at Roxbury Community College participating in this project are in a low-advanced level of Applied Grammar. The focus of this course is to provide students with speaking activities which will enable them to practice using advanced grammatical structures and functions and apply them in a variety of contextual situations. These students are full-time ESOL students, several are also taking courses in computer information, and most are preparing for college level courses.

The syllabus for this course is content-based. The content is not merely something to practice language with; rather, language is something to explore content with. My decision to participate in the project came from my interest in exploring new content areas and also the homebuying process. As a homeowner and landlord with two properties, I am experienced in the homebuying process -- from dealing with lenders to dealing with tenants. Although I appreciate the complexity of homebuying, I am an advocate for home ownership.

Before introducing the homebuying curriculum, I discovered that out of 22 students, one was a homeowner, one lived with parents who are homeowners, and three or four had already been thinking about buying a home. Of the other eighteen students, most were somewhat interested in learning about homebuying. In the end about seven were keenly interested in homebuying. All students received information about home-buying classes and the latter group was reminded and encouraged to attend those classes.

The units from the curriculum that I chose to present to my class were the following:

Unit 1, Lesson 2 - Getting money to buy a home
Unit 2, Lesson 2 - How to find the right home
Unit 3, Lesson 2 - How to shop for a loan

These units were chosen because they present skills and problem solving which students could benefit from regardless of homebuying as a goal.

Presentation of Curriculum

Unit One: Getting money to buy a home; reasons to borrow money and sources of money, an introduction to homebuying as a content area, general

discussions about homebuying. All students agreed that money was a key factor to successfully buying a home. The books were distributed after some discussion; students were very pleased to have the book, and I was happy to give them something tangible which would enable them to explore the homebuying process beyond what was covered in class, and/or at their own pace.

In presenting Unit One, the class brainstormed reasons that people need money: medical emergencies, to buy a car, education, pleasure and to rent or buy a home are some. Sources of money that the students came up with: friends/family, banks. We talked about the difference between banks and lenders and agreed to the term "lender" for our discussions. I felt it was important to make it clear that whatever the reason for borrowing money, much of the language is the same. I also wanted to make it clear that there are many valid reasons for borrowing money.

Although we did not use Lesson 3, "Your Credit Report," I referred students to that unit. We discussed the need for credit and also the dangers of credit. We all know how easy it is to get in serious debt/trouble with credit cards. I believe it is our obligation to the students to caution them in this regard. As I recall, this was something that other project participants were concerned about.

Unit Two: How to Find the Right Home: Before discussing finding the right home, the class brainstormed the advantages of owning a home. (One student was note-keeper.) Reasons were:

- you don't pay rent (someone else's mortgage)
- you can rent out rooms or the house
- your children can play freely
- you can paint your house whatever color you want, make modifications, hang pictures
- you can live with a lot of people (extended family)
- you can picnic in the yard
- you can have your own parking space

The class discussed different ways to find a home either to rent or to buy -- again I did not want to limit the discussion to homebuying. "Word-of-mouth," bulletin boards, signs, classified ads and real estate agencies were all discussed, as was the role of real estate agents.

Tenants' Rights

From our discussion of homeownership vs. renting we moved into tenancy issues. **All students were very much interested in tenants' rights.** I referred to the BOCA curriculum on *ENERGY, Exploring Environmental Social and Financial Costs, Unit III.* "Making Changes: problems and possibilities - Tenants' Rights, Tenants' Rights Quiz" students found especially helpful. Since many

students seemed to be thinking about buying a home with conditions for rental income, we discussed the importance of tenants' rights both as tenants and as landlords. We also talked about the importance of respecting each other's space and privacy, referring back to advantages of owning and making connections to tenant's rights. Local tenant rights resources were distributed.

Unit Three: How to Shop for a Loan. We went back to credit history/issues and job history to make a connection to shopping for a loan. We referred to lesson 2, page 7 and read Buonlap's job history. In groups students discussed Buonlap's qualifications based on his job history. As one student from each group reported back to the class, a note-keeper recorded comments. Students showed an understanding of the qualifications.

Following that we discussed sources of mortgage loans with special attention to local programs and opportunities for first time homebuyers, immigrants and low-income families. **I felt it was important to stress the value and availability of homebuying classes and certificate programs.**

In closing our unit on homebuying, we agreed that homebuying was not always the right thing to do at certain times in our lives. It is a very important decision and homebuyers must understand the commitment and be prepared to make that commitment. Understanding the process was encouraged so that when the time is right, students can buy homes successfully and with confidence.

Through all units, new vocabulary was reinforced, vocabulary from previous units was reviewed, and the grammatical structures stated as objectives for this course were practiced in the context of housing.

Follow-up

As a follow-up to what really was a brief introduction to homebuying, another instructor and participant in the New Americans Homeowners Project and I invited all interested ESOL students to a one hour discussion group. Five students who were not in our classes joined the fifteen who were to discuss further the homebuying process. A very lively discussion ensued which was based on their questions. Extra copies of the book were distributed and again students were encouraged to take homebuying classes for more information.

The curriculum is very useful. It covers a great deal of the homebuying process in terms that are manageable for the students. The grammar exercises are appropriate and the glossary a plus. For any instructor interested in presenting material on homebuying, it is a valuable resource. For the student, it is very much self-explanatory and empowering.

Particularly useful is *"Buying a Home, Angelo Rodriquez's Story,"* developed by the A.L.R.I.'s New Americans Homeowners Project. It provides an accurate and concise summary of one person's experience buying his first home.

Expanding the Curriculum and Creating New Materials

by Andy English
Roxbury Community College

I teach an advanced level (level 6) Reading/Writing/Grammar class to a heterogeneous group of pre-college students at Roxbury Community College. The class is made up of eight Latinos, seven Russians, two Haitians, two Vietnamese-speaking students and one Chinese-speaking student. Two of the students are already homeowners and at least one other has family members who are homeowners in the USA. This spring semester I taught parts of the New American Homeowners Project curricula to my class. We spent approximately 7 hours on the project, about an hour per day, including 2 hours writing in the language lab. The entire project took place over a three week period. What follows are day-to-day entries describing the progress of our classes.

Day One: Getting Started

I spent a few minutes explaining why I was teaching this material, and describing Fannie Mae. We then brainstormed as to what is involved in buying a home. At this point some differences were noted between buying/owning a home in the students' countries, and in the USA. We then talked about what you should look for in a neighborhood. The class ended with students working in groups discussing the pros and cons of home ownership (and simultaneously the pros and cons of apartment dwelling.) To my mind, tax benefits (as well as acquiring equity) are one of the major benefits of home ownership, and yet there was absolutely no knowledge of this among the class members. Pages 1-3 of the text were used to facilitate some of the above discussion.

Day Two: Money-Mortgage Lenders

We talked about obtaining money to buy a house. Before opening the book, we brainstormed about where you get the money to buy a home. After mentioning such things as "win the lottery" and "savings" the students came up with the idea of a lender. We then talked about whether the lender would lend money to anyone, and how they would decide to whom to lend money. The students came up with the ideas of credit history (although not with that name), job history, and salary, but not the idea of outstanding debts. We then did pages 6-11 in class and as homework.

Day Three: House Styles and Features

Students made a checklist of features, size, and location of their "dream house." Students compared their checklists. We then discussed vocabulary that was generated, looked at pages 21-23, and discussed architectural styles. For homework, students read "Angelo Rodriguez's Story," a fictional story of an immigrant homebuyer in Malden, developed by the A.L.R.I., and answered the questions.

Day Four: Angelo's Story

Students went over the answers to the questions about Angelo's story in groups. I distributed a worksheet I had prepared with vocabulary work (synonyms from the story) and an exercise in which the students had to use what we had previously discussed and what they had read in the text and in Angelo's story to put the steps of homebuying into the correct chronological sequence (see attached). The students were able to accomplish this sequencing quite well, and it was noted that the order of some of the events was flexible.

Day Five: Finding the Right Home

We worked on pages 29-32 in the curriculum. Before we opened the book, students discussed how you could find a house if you were looking. Everything that was later presented on pages 29 and 30 was elicited from the students. The students then did the exercise on page 32, deciphering the newspaper ads. The vocabulary this brought forth was discussed in groups and with the class as a whole. I then distributed some "shopper's guides" that I had picked up in the supermarket and asked the students to look through them and choose a house that they were interested in. As homework, students prepared to write a paragraph/essay describing the house they had chosen.

Day Six: Writing

We spent two hours in the language lab writing about the houses they had chosen that were described in the "shopper's guide" Most of the students added information not in the ads. They also chose to write about the houses, for the most part as if they already owned them. Two students wrote about their actual houses.

Follow Up: Homeowners Workshop

In addition to working with my class, one other teacher, Veronica Gouvea, and I offered a workshop for other interested prospective new homeowners studying in the ESL Department at Roxbury Community College. The workshop was attended by approximately 20 students and textbooks were distributed, but not used in the workshop itself. We elicited questions about homebuying from

the participants. Whenever possible, we let other participants answer the questions or use their knowledge to answer the questions by means of brainstorming. This activity was very useful and took the entire hour and a half allotted to the workshop. We also tried to finish up by providing information about where interested students could get more information on the homebuying process.

"Angelo Rodriguez's Story"*

I. Put the following events in the home buying process in chronological order. Refer to the story if you are not sure.

a. ___ save money for down payment
b. ___ receive keys
c. ___ look at houses/check neighborhoods
d. ___ make offer to purchase with deposit
e. ___ closing
f. ___ find house that you like
g. ___ get home inspection
h. ___ get mortgage
i. ___ collect flyers and ads for houses in area
j. ___ purchase and sale contract
k. ___ buy home insurance
l. ___ owner accepts offer
m. ___ apply for mortgage
n. ___ final check (walk through) of house
o. ___ go to open houses

II. Vocabulary: word search. Find synonyms for the following words from the reading. The numbers refer to the paragraph that the synonym is found in.

1. completely	6. employed
2. unpaid	6. check
3. brochures	6. bargain
3. expensive	6. lawyer
4. real estate agent	9. frightening
5. gave	9. without feeling
6. worried	9. given (2 words)

* This lesson was developed by Andy English, based on the story, "Buying a Home: Angelo Rodriquez's Story," a fictionalized account written by Catherine Anderson for the A.L.R.I.'s New Americans Homeowners Project.

Consumer Awareness in ESOL and EDP

by Bonnie Nadler
Haitian Multi-Service Center

I used *How to Buy a Home in the United States* in an ESOL3 (Intermediate) and EDP (External Diploma Program) section at the Haitian Multi-Service Center. The level of English ability in the two classes is widely disparate, which necessitates the teaching of the materials in different ways.

Grammar and Vocabulary in the ESOL Class

The ESOL class at the Haitian Multi-service Center is composed of Haitian adults of somewhat varied English abilities. One of their greatest needs is vocabulary relevant to the topic. Another is the need for basic information regarding possibilities and rights about consumerism in general. While grammar and vocabulary usage are certainly not the main focus of the curriculum, they play an important part nonetheless. For example, the differences among "borrow," "lend," and "owe" present special problems. The class worked on these words by role-playing with real money.

The skill of comparing and contrasting can be practiced by discussing and writing about the advantages and disadvantages of homeownership. Although this is covered in Unit 1, Lesson 1, the expansion possibilities go well beyond this particular lesson. There arose tremendous opportunities for information exchanges in class, since two of its members are currently homeowners. They were able to share their experiences--both good and bad-- with the class, which added considerably to the information present in the text. One student is in the process of looking for another house to buy. She currently owns a two-family home, and as she put it, she's "tired of being a landlord." She wants a single-family home now, and is looking for a "fixer-upper," which she and her husband can better afford to buy. She said that if people are willing to do large amounts of repair work themselves, they can save a great deal of money when purchasing a home.

Special Topics: Credit and Job History

Discussion regarding credit proved to be more difficult. Several students had only a vague idea as to the meaning and possible uses of credit, and quite a bit of time was spent on this topic. Before the idea of a credit history could be discussed, basic definitions of credit needed to be established. Mortgages, other types of loans and store and major credit cards were defined and explained. Some of the students already had different types of credit, and provided most of the information in this area. However, the idea of a documentable credit history was new to most of the class, and many questions emerged connected to this

topic. The students who already had some type of credit were somewhat surprised to realize that this information was stored in a computer memory, and could be accessed by anyone who needed it, while the students with no documentable history were confronted with something totally new to them. The sample credit history in the text proved to be invaluable at this point, and much time was spent examining it.

Job history was another strong area of interest. The need for one was discussed, samples looked at, with follow-up coming in the form of each student creating his/her own job history, even to the point of documenting some of their work experience in Haiti. The guidelines in the lesson proved to be helpful and informative in this area. Through discussion and writing, in addition to looking at several resumes and job histories, the class was able to gain a better understanding of the need for documentation of activities. This proved extremely helpful when we looked at credit again.

Teaching Writing

In the area of writing, the opportunity to explore the compare/contrast style presented itself during Unit One, when the class examined the advantages and disadvantages of homeownership. It was an excellent chance for the students to explore a writing form while having "real" situations to deal with. The descriptive and expository forms of writing were explored when different types of bank accounts were discussed. The cartoon of the "money under the mattress" drew several laughs, indicating that the students were well aware of the need for bank services of one type or another, however reluctant they might be to use them.

Consumer Awareness

The idea of being an aware consumer was explored in the ESOL class, but to a limited extent. This subject, however, received much more attention in the EDP class for several reasons. The first was that these students are able to function at a higher level in the greater Boston community, and the second was that much of this information proved to be extremely useful with regard to the program's task on consumer awareness. It is interesting to note that, despite the fact that some students in the class are native English speakers, the class as a whole is largely uninformed as to their rights and responsibilities as consumers in American society. For example, none of the students were aware of the possibility of obtaining a secured credit card as a way of either establishing or repairing credit standing. The curriculum does not provide this kind of detailed information, which therefore requires that the teacher obtain outside materials in order to provide students with a broader range of information.

In summary, both classes responded positively to this curriculum, and often requested additional information regarding various components. There is

a great deal of related information available through the Fannie Mae Foundation and local agencies involved with first-time homeownership. All of these groups are very helpful, but response times to requests do vary. Teachers need to be aware of the fact that they will have to use outside sources, and will need to rely on their creativity and inventiveness. Another important factor is the students' needs regarding information, which will vary from class to class. Overall, this curriculum has great potential value, and is well worth consideration.

Learning How to "Stop Moving and Paying Rent"

by Cecile Dumornay
Community Learning Center

Summary of Activities

The Students: The students who participated in this project are enrolled in an advanced ESOL class at the Community Learning Center in Cambridge. They came to the United States from Haiti (7), El Salvador (1), Korea (3), and Brazil (1). They enthusiastically welcomed the idea of learning about the Fannie Mae Homebuying project as well as of gaining the basic information and negotiation skills which pertain to buying a home in the United States. Among the class, only one student owned his home.

Teaching Activities: The manual provided by A.L.R.I., *How to Buy a Home in the United States,* was used as the first teaching tool. With the close collaboration and support of A.L.R.I.'s project coordinator, Cathy Anderson, I taught several units from this manual. Through the second unit (lesson 1), students learned essential vocabulary words and expressions related to homes, e.g., "deck," fire-place," and "sidings;" various styles of houses such as "duplex," "townhouse," "Victorian," and "condominium;" and words describing the process of buying a home like "down payment," "mortgage," and "closing."

One of the sessions addressed the topic of "credit and credit history." Relevant vocabulary words, description of "credit," and process of credit history were also covered. English grammar covered during the course of the project in the regular English classes was reviewed. The homebuying-related content of the project sessions was an invaluable opportunity for our students to practice their newly acquired grammar, vocabulary, conversation, and writing skills.

Writing: From the first of the five sessions devoted to the project, I prompted students to begin brainstorming and writing about their "dream" house. I guided their inspiration with questions like the following:
- Where is your home located?
- How many rooms?
- How are the rooms divided?
- Is there a yard?
- What is your favorite room in the house?
- What do you do there?

Cathy introduced a free writing exercise by passing out an old key* for each person to look at, feel, and write about. The key symbolized their

imagination on the subject of homes. Hence, at the end of the project, the students had their "dream" house story completed.

Guest speakers from local community agencies were invited for three of the sessions to share their expertise with our students. The choice of presentation topics and of appropriate speakers was made directly from the students' particular questions on different aspects of homebuying such as: immigration status and homebuying, credit, banking, community resources, legal issues, etc. The guest speakers' generosity, flexibility, and patience were commendable. Finally, students received a list of community resources they could contact for further education on homebuying and support--informational and/or financial--with the process.

As the teacher of that class, I appreciate the opportunity of this project to provide a practically relevant way to teach the English language and American culture to adults who came from other countries to make their home in the United States. As a participant of the New Americans Homeowners Project, along with my students, I learned a great deal about homebuying. My learning in this project makes homebuying a much more feasible and affordable endeavor which I look forward to tackling in the near future.

As for my students, they shared with me that they felt more informed, competent, and confident to pursue homebuying and "stop moving and paying rent," as one of them put it.

* The "key catalyst" was developed by Lenore Balliro, formerly of the A.L.R.I. The keys are old and intricate, thus highly evocative of dreams and wishes. Lenore suggests asking students to look at and touch a chosen key, imagining what dreams and wishes it might unlock.

Exploring the Conflicts of Homebuying and Homeownership

by Kathleen M. Sumera
ESL Teacher, El Centro Del Cardenal

I was excited at the prospect of informing my class of low-income Latino students about the real possibilities for home-ownership. As I stated in one of the workshops: I feel that owning one's own home, if at all possible, is one of the few ways that low-income people are able to move away from exploitation and oppression, rather than yet another way to become bigger and better consumers. I began my presentations with enthusiasm.

In addition, one of my colleagues, Lauren Bay Baker, taught the first unit of the Fannie Mae curriculum to her class also, and often told me how enthusiastic her students were about the material. But unfortunately, on June 4, nearing the end of the cycle, she mentioned that she had begun to downplay the topic, because one of her students was being returned to her homeland, and other students were feeling depressed at the prospect of never owning a home.

Using the Curriculum: A Class Journal

What follows are the class plans and assignments I used as we were learning about first-time homebuying.

April 17: Getting Started

A. Students generated a list of dos and don'ts to look for in a new neighborhood, as suggested on page 3 of *How to Buy a Home in the United States.*

B. Based in part upon a classroom brainstorming activity, students: (i) created a short list of advantages and disadvantages of home ownership, and (ii) then wrote letters of advice to a fictitious character on the advantages and disadvantages of homeownership (page 5).

April 23: Hardships and Difficulties

The students' discussions on the topic of home-ownership weren't as optimistic or enthusiastic as I had hoped they would be. In particular, many were loathe to borrow money from a bank.

During the previous cycle, when I informed students about the homebuying component that would be included in the upcoming cycle, two of my students—who were husband and wife—discussed at length the many difficulties they had as homeowners.

Hardship Story One: Mr. and Mrs. X had begun their life in the U.S.A. in California, living with relatives, working, and saving every cent they earned. Because they disliked the educational system there, they and their three children moved to Massachusetts, where they sank all their money into a home. Then their problems began, and apparently haven't ended yet. They told stories of repairs they haven't had the money to make, which were minimized before they purchased the home, as well as the presence of lead paint in the house, which they fear has affected their youngest child.

I had hoped they would be returning for the Spring cycle, when I planned to develop their case in more detail, but they were unable to return.

Hardship Story Two: During this spring cycle, there was another student who had also been a homeowner in the Boston area and claimed she would never own a home again. She was kind enough to write about her experience. Briefly, she and her husband were: (1) unable to get rid of unsavory tenants because of rent control, among other things; (2) discovered a number of serious structural problems that had not been discussed before they purchased the house; and (3) wound up going bankrupt. As a result, they now rent an apartment, and the student advised her children never to purchase a home other than a single-family, advice her daughter adhered to, with good results.

A further note on the barriers and difficulties some students are facing: Some students hope that a home is in their future, but is impossible for now; others plan to return to their countries of birth, where they either plan to build modest homes or already have them. Two students said they would attend a homebuying workshop which was being held at the Dudley Street Neighborhood Initiative (DSNI), but were unable to. Since most of the students are either working at home, as parents and homemakers, or have other jobs, none were able to attend the series of workshops that are offered in various communities. Nonetheless, I gave students information about the series of homebuying workshops that I had received at the A.L.R.I. teachers' workshops.

May 12: Using Spanish Materials

In class, we discussed buying a home in conjunction with other individuals. I shared my thinking that this route, though difficult, might be the most feasible way for low-income people to purchase a home through a nontraditional mortgage, build equity, etc.

I gave students the Spanish version of *Como escoger el mejor prestamo hipotecairo para usted* (which I, a very beginning Spanish learner, was able to read rather well). We also have some copies of the English version, which I will give them, as it is a nice supplementary way for them to build their English vocabulary, grammar, and syntax.

June 3: Job Histories and Credit Reports

A. We reviewed pages 10 and 11, for the purpose of preparing a job history and applying for a mortgage loan.

B. We then proceeded to page 12 to read about and discuss credit reports and nontraditional credit histories (which can be developed with histories of rental and utilities payments). It was interesting to me and to the students to discover the value of saving paid bills and canceled checks. In fact, one student said that she had been throwing away her canceled checks, but now she would begin to save them.

C. Students then incorporated their credit information into resumes, which they typed on the computer, thereby correlating their development of organization, English language and computer use.

Throughout the process of using the material, we worked on grammar lessons provided in the handbook, relating the grammar activities to corresponding grammar lessons in *Side By Side*, and continued to work on vocabulary development, such as defining, in English and in Spanish, words such as: "past due," "canceled (checks)," and "utilities."

June 4: Sharing the Class with other Teachers

In conjunction with other teachers I gave a brief presentation (of the information prepared above) at Roxbury Community College to a small group of people who had participated in the homeowners' workshop.

Two other professionals spoke at the workshop: the instructor of the real estate course at Roxbury Community College, and a person who conducts ongoing workshops on shortening the life of mortgages by paying additional principal, particularly at the beginning, when payments on principal are low.

June 5: A Writing Exercise

On June 5, Cathy Anderson of the A.L.R.I. attended our class and facilitated a writing exercise. First she gave examples of and defined "compound noun." Next, she asked students to brainstorm a list of compound nouns they've heard beginning with "home": homesick, homemaker, homework, etc. Then, Cathy asked students to write an essay using one of the words on the list. All of them selected "homesick." She then responded to their essays, copies of which are included in this packet. I returned the originals to the students. They haven't yet had the opportunity to revise them because we reached the end of our cycle. I hope to continue the process during the next cycle, also using their essays as material to type into the computer.

June 11: A Guest Speaker

Carrie Carrizosa, from Nuestra Comunidad, a local organization supporting first-time homeownership, was the guest speaker. She was invited to discuss the topic of homeownership to the class in Spanish. Students were interested in hearing the information and receiving the additional workbook she gave them. Some people agreed that it was good to have the information and material on-hand, when and if they decide to consider buying a home.

Additional Activities

- Students and I could call the credit bureau and ask for copies of our credit ratings.
- Students can begin to save, and/or keep records of paid bills and canceled checks.
- With interested students, I would like to attend one of the series of workshops offered by community leaders in Boston .

Further Lessons at the Community Learning Center and EL Centro del Cardenal

by Catherine Anderson
A.L.R.I.'s New Americans Homeowners Project

It was a pleasure to work with both Cecile Dumornay and Kathleen Sumera and get to know the students of the Cambridge Community Learning Center and El Centro del Cardenal. One way I discovered to explain the purpose of the curriculum to students was to draw a figure of a house on the board. I explained that we would be learning not just about first-time homebuying, but also about other facets of U.S. life that would be useful. I then drew four windows inside the house and labeled each: 1) financial planning; 2) home maintenance; 3) learning about where you live; and 4) talking in English with bankers, real estate agents, homeowners, etc. This diagram helped students see the wide application of the curriculum, and helped to generate connections between the book and their own concerns.

As the classes progressed, teachers were challenged to keep track of students' questions and lead them in researching answers. Many questions point to specific issues of concern for immigrant homebuyers, such as "Does owning a home protect an immigrant from future deportation?" "Do you have to be a citizen or legal permanent resident to own a home?" These questions required research into the new laws regarding immigrants and public benefits programs. The answer from a number of legal experts was that many of these laws were still being interpreted. In general, legal permanent residents would not encounter any problems with a mortgage or in applying for and receiving a public benefit such as the "soft-second mortgage," though other classes of immigrants may have difficulty since the passage of the welfare reform law of 1996.

In more than one class, questions such as "Can someone who has been on welfare get a mortgage?" and "How can low-income people afford a home?" opened up a discussion on non-traditional credit. Kathleen's account of explaining non-traditional credit went a long way in answering that concern. As Cecile describes in her report, the Massachusetts Affordable Housing Alliance visited classes to explain the availability of "soft second mortgages" and other programs for low-income buyers. Students learned also that past recipients of welfare would not be barred outright from obtaining a mortgage, especially if the person could prove a good non-traditional credit history and a good work record. Florence's story was an inspiring first-hand account of how she, as a working single mother obtained a "soft-second" mortgage that allowed her to buy a beautiful home in Dorchester. In Kathleen's class, a speaker from Nuestra Comunidad explained the homebuying process to Spanish-speaking students who had a chance to ask more specific questions. These outside speakers were invaluable resources to both classes.

Facing the Reality of a Consumer Culture

by Sarah S. Barnicle
Roxbury Community College

The content areas of the two lessons we covered in *How to Buy a Home in the United States* were about deciding if homebuying was a good idea for a renter and deciding what the potential buyer wanted in a home. The students responded to the first topic enthusiastically because many of them had never considered the possibility that they might one day own a home. The students were very pleased with the unintimidating format and layout of the text; a few read the whole text on their own which led me to believe that this would have been appropriate for classroom use given enough time. With our regular text, I'm pretty sure no one has ever read ahead beyond my assignments! In addition to writing letters about advantages and disadvantages of buying a home, we also read real estate ads and deciphered the codes therein.

On the whole, students were pleased to be dealing with such adult materials. Very often ESL students are not given access to such dense subject matter in such thorough coverage. In most texts, reading passages are of unrelated and disconnected subject matter. The advantage of content learning (and teaching) was evident in this curriculum.

The greatest issue I encountered while teaching the material was the unwillingness of one student who had purchased a home, yet was reluctant to share this with her classmates. Eventually, she helped explain terms such as "mortgage" to other students; nevertheless, she did not want to be seen as rich in front of the others and never revealed she was a homeowner. This one particular student expressed her excitement at having access to the legal terms regarding homebuying which previously had been left to her husband to translate for her. She now was able to reflect on her experience with accurate vocabulary.

In general, the younger students (ages 18 to 23) were much less interested in the topic of homebuying than were the older students with families. Through this curriculum, my students learned basic descriptive words of the physical appearance of homes as well as basic banking terms such as "lend," "borrow," and "mortgage." Some of the later vocabulary may have been a bit much for my low intermediate students; however they picked up a surprising amount of workable terms in a short period of time. They were able to use these words without guidance, as I observed the students arguing the merits and drawbacks of buying a home before and after class time.

Perhaps the most important idea my students gleaned from these lessons was that perhaps one day homebuying would become a reality for them and their families. This curriculum made it all seem one step closer to coming true.

As a result of this class, a handful of students were interested in taking one of the free workshops on homebuying offered in Boston.

The hardest part of using this curriculum was not having the "homebuying" experience under my belt before telling my students it was a good thing to do. I did bring my own suspicions and trepidation about taking this giant life step, and I didn't hesitate to admit my own ignorance when asked a difficult question. During the homebuying workshop at RCC on May 8th, 1997, run by Andy English and Veronica Gouvea, I felt reluctant to participate because I had no authority other than this A.L.R.I. course and my textbook. The two other teachers involved had been through the process and could discuss the finer points of dealing with banks and lawyers.

What I **was** able to add for some students present that day is that the US is a country of debtors and credit is how we acquire the luxury goods that many in the world can't afford: homes, cars, education, vacations, boats, even TV, clothing and, nowadays, our food. I was hesitant to try to convince my students that the credit game is a good thing to enter. There are serious risks, especially for students whose jobs may not be so secure. Some of the students in my class were appalled how deeply into debt Americans are willing to go.

Establishing credit in the US is almost a separate course in itself. It is loaded with cultural values and implications for those entering this realm of debt. While I want to encourage my students to beat the renter's cycle of paying someone else's mortgage, I wonder at the wisdom of ESL teachers encouraging debt in the lives of their students. The Fannie Mae materials provide a sound curriculum for learning the institutions and vocabulary of American adult lives. Alas, debt is an American reality. But do I have to be the bearer of these tidings?

An Excerpt from Sarah Barnicle's Teaching Journal

Class # 4
Monday
April 15, 1997

Today we began Unit 2 of *How to Buy a Home in the United States:* "Finding Your Dream Home." During the discussion section where we considered a family sitting on a couch dreaming of their favorite kinds of homes, we once again got into many mini-discussions. The pictures stimulated some discussion that I wouldn't have anticipated. For example, one student expressed his dislike of dogs in the house. He explained that in his country dogs are "just around." He also explained to us that in his country no one should kill a dog, but that dogs were dirty animals and shouldn't be in the home. This picture in Unit 2 is clearly from the white, suburban North American point of view regarding dogs: it lies at the feet of the future master of the house .

While previewing this picture in preparation for the lesson, one presumption I had made was that my students would all want a "dream home" in the suburbs: a home without shared walls or neighbors upstairs, a home with a big yard and trees. However, a majority of the students, regardless of culture expressed how much unnecessary work that would be to take care of trees and lawns. This led to another discussion about why so many Americans love big, green lawns. Some of my students claimed that they had never left the urban perimeter of Boston and had never seen the suburbs. I think some of my students believe all that surrounds them is one enormous city! Most of the students agreed that of the two, the city was the more desirable place to live.

Using *How to Buy a Home in the United States*

by Angela K. Atwell
Massachusetts General Hospital Workplace Education Program

Teacher's notes: English Plus is an ESL class at the Massachusetts General Hospital composed of hospital environmental service employees (housekeepers, floor machine operators) and operating room linen workers. The class is diverse: in terms of background, they were born in China, Vietnam, Haiti, Cape Verde and El Salvador; in terms of age and lifestyle, all are parents in their thirties, forties and fifties; and in terms of ESL level they range from high beginner to intermediate.

During the year, previous topics about personal financial issues included bank statements and paying for higher education, which provided a backdrop and context in which to teach the curriculum. The class meets twice a week for one and half hours each. I selected Unit Three, Lesson One, because the vocabulary would be useful even to those students who already owned houses. We worked through the lesson in two parts and used both classes during one week. "What You Should Know About Mortgage Loans" went very well. Reading, questions, and lively discussions followed. This class enjoys learning practical vocabulary. Even though several had already bought houses they didn't have control of the terms and vocabulary. The classes were framed as language lessons, but extra books were given out for family and friends.

While working with the lesson, the teacher was asked to expand on or clarify several things such as "closing," "interest rates," "debt load" and "shopping around for the best terms." In homebuying, as in all consumer issues, the watch words became "buyer beware." Certain fears and insecurities surfaced, such as concern that a realtor could bribe the inspector of the house or not inform the buyer of defects in the house. Learners from Cape Verde, Haiti and El Salvador, where rule of law, consumer protection and professional standards are undeveloped, carry those concerns into their life here. In the future, I would add a unit on the ways in which the consumer is protected in the homebuying process under the laws of the United States. I would probably teach this material in a consumer rights context.

Other hot issues for the married women homeowners was the fact of their dependency on their husbands who made the decisions. The husbands now want their wives to understand all the financial matters. A discussion about family roles and gender roles could be expanded into future lessons.

My overall comments on the curriculum follow. The book is well-presented and the lessons are nicely designed. For the population of learners I teach, however, both in the hospital and in Chelsea, I would say that there is a

need for even lower literacy level materials. That is to say, if an immigrant of lower educational background from an underdeveloped country can read *How to Buy a Home in the United States* in English, they have probably been here a very long time. And, in that case, they have bought their own houses. The need is for more basic materials for those who are beginning to think of homeownership sometime in the future.

The New Americans Homeowners Project

by Eileen Feldman, Community College Instructor

The curriculum guide *How to Buy a Home in the United States* is a content dear to the hearts of my adult 19-48 years-old intermediate students. Whether reminiscing about their houses in their native lands, dreaming about their future houses in the U.S., or describing their present living situations, they seemed eager and prepared to write the essays required in this composition class and to study the elements of grammar necessary to conduct this very desirable business. All students--even the most inhibited in expression -- produced richly developed paragraphs.

The first paragraph was a discussion of the advantages and disadvantages of homeownership (pp. 2 and 3). Previously they had studied such a rhetorical style on another topic, but this second time they felt more passionate and committed to their words. Responses to the Castillo family were overwhelmingly in favor of buying for the good of the family. The dissenters warned that Mr. Castillo would have to work three jobs and then pay exorbitant interest rates. They seemed to feel powerless against the lending institution and could have used some advice on ways to reduce interest payments or ways to save on taxes and other living expenses through homebuying.

The second paragraph focused on building materials and special features (pp. 22-24). After studying the spelling and meanings of the vocabulary in that unit, the students described the materials and/or special features of their past or present home. Again, they wrote lovingly of their homes in uncharacteristic detail. Many feel the materials in America are inferior and inefficient for this climate -- a rip off. The styles they have seen since arriving lack the beauty and grace of designs in their native lands -- a disappointment. No gardens, no nature. U.S. homes did not seem comfortable to them.

Grammar exercises were also useful as they were presented in this real life context. Present perfect (p. 10), comparisons (p. 32), and unreal conditional (p. 19) all elicited creative responses. A home maintenance checklist provided a good model outline.

Significant production in speaking also resulted from this curriculum. Oral practice (pp. 70 and 71) in ranking the most important features of the neighborhood resulted in telling responses. Many wanted to live near a supermarket since they had no car. Next in importance was the school -- a building not appearing on the guide's list. Also not appearing were parking space and friendly neighbors and a bus stop, which were of some concern to students.

Listening and oral practice were also essential in class, serving as the kick-off for the New Americans Homeowners Project: a presentation by a local banker. He introduced the words in vocabularies from pages 4 to 20. Later, they were spelling words.

What the students learned was: vocabulary and spelling, a sense of financial institutions, a feel for housing and homebuying in the U.S., and their prejudices and needs for themselves and their extended families. These lessons were approached cheerfully and seriously; the book was likewise well-received. Perhaps a home of their own will be closer to reality. In the future , they may still need a curriculum focusing on finding the right attorney and brokers for their unique needs. They will also need to be assured that within the homebuying process there are people and institutions to be trusted. *How to Buy a Home in the United States* is one step toward guaranteeing that trust.

Where the Sun Breezes Don't Stop Shining

Students' Writings on the Homebuying Process

Using Real Estate Ads to Imagine a Dream House: Andy English's ESL class at Roxbury Community College

Teaching catalyst: Each of the titled essays were written by students as they analyzed area real estate ads and imagined owning or buying one of the homes they saw featured.

Home

We moved in Boston in February 1997. Before we lived in Texas. We had about 50 acres of land and a duplex house there which we sold.

Now we want to buy a Victorian style house in Boston or near it. A real estate agent gives us a list of houses with a price range. We are interested in a Victorian in Watertown. This house has 2 levels. There are massive native trees and beautifully landscaped grounds, a floor plan with every convenience and amenity.

We'd like a modern 3 bedroom with hardwoods floors, modern eat-in-kitchen, 2 bathrooms with marble floors, family room with fireplace and many additional storage spaces. Besides, there are a swimming pool, tennis court and one-car garage parking. The house is 35 years old.

The seller wants $160,00 dollars for the home.
We think about it.

My Lovely Home

My home has lovely arched doorways. It is painted in bone white and light green. It has windows in every room and cathedral ceilings on the second level. There is a spacious deck overlooking the yard with an in-ground swimming pool. The living room has a very nice fireplace and a big family room next to it. This home has four bedrooms placed on the second floor, three of them are medium bedrooms and the other a large bedroom with renovated bath included. There is one more bathroom and a half bathroom on the first floor. It has a huge modern 90s kitchen with rich wood cabinets and a fabulous dining room next to it. This home has updated systems, a three-year old roof, a new furnace, and a convenient location! It has a park nearby for kids, a supermarket, and a gas station. And it is not far from the city.

We Buy a House

It is wonderful to live in our own house. Most of us have experienced the comforting feeling of coming home. Either you relax at home or you do something, each of those things you do with a pleasure. So, we decided to buy a house. Our home must not be too expensive. It does not matter whether it is an old building, or a new house. Besides that, it's very important to choose the location. Of course, we wanted to live near public transportation because my wife can't drive a car. This will also cause us to choose a house close to stores. Our desire regarding the area has an important detail- it has to be quiet enough around. We considered the size of the house we wanted to buy. We wanted to buy a house with three bedrooms because our family is often visited by our son and daughter and their families from Canada. We didn't prefer to have some special features like a deck or a fireplace. I began to research from advertisements in special flyers a long time ago. After a certain period of researching I found in "Greenspan Associates Realty" one advertisement that interested me: "Very clean, Architectural Digest - quality 3 bedroom, gourmet kitchen, lounging bath, deck, laundry in basement, 1600+ s.. corner building with sun from all directions. Steps to MBTA. $129,000."

I interpreted this ad for my family and we considered and discussed it. "Digest-quality" means a tolerant condition. "Gourmet kitchen" means good for a person who likes to cook. "100+ s.f." means the common area in square feet. After a short discussion, we decided to take an attentive look.

However, our current affairs kept us from looking for a house for a short time. So, when we went to our "dream" home, we knew that it was sold. Not for nothing, it's said, "Don't count your chickens before they are hatched." We had to start from the beginning.

My House

My husband and I came to the Untied States six years ago. We have one beautiful daughter. My uncle wants to live with us too. We also want to have another child someday. My house is too small for four of us, so we bought a new single family house in the town of Quincy. This house is a Victorian. It looks beautiful.

This new house is more expensive than my old house, but the new house is unusually better insulated and has better heating systems. Maintenance cost are often lower for a new home. We bought this house that is almost $240,000. It is large enough for my family. We decided to buy this house because it is on a quiet street not too far from Quincy Center. The location is near public transportation and good schools for my daughter Tina.

In addition, it's a safe place for my daughter to play. My daughter already has a playmate her age. The way it looks from the outside of the house is so beautiful. In front of the house, there is the fence which is painted with a light pink color and there is a little garden which has a mixture of many kinds of flowers such as violets, wild flowers, pink carnations, yellow and red tulips, etc. The house has outside covering, that is the siding. In back of my house, there is a lot of land. Thus, we can plant a vegetable garden in the backyard in the summer. On the left of the house, there is a car garage. The right hand side of my house also has a swimming pool. It looks wonderful. Inside of my house looks very neat and bright. The walls are painted white and some photos of my family are on the wall above the stereo. Then it smells of the sweet flowers in the vase on the coffee table. There are three windows in each room and drapes on the windows. We can see people walk outside. There are four small bedrooms on the second floor. They spread out carpet on the floor. On the first floor, there are hardwood floors. There is a fireplace in the living room and dining room. Next, there is the modern kitchen with rich good cabinets and a dishwasher. Beyond, there are two bathrooms with a modern bath. All the systems of the house are updated and there is a new roof. We leave something in the basement such as washing-dry machine or to repair the house. Also, we put an alarm system in my house. Moreover, there are two decks in the front and in the back of my house.

A lot of my friends like my house so much. It is beautiful, comfortable, and in a good location. For that reason I am going to take care of my house carefully and live there forever.

My Children Want to Buy a House

My children have saved money for the down payment for a long time. They have a lot of flyers and advertisements. Everytime when I go to their house, I bring a new copy of Boston's Real Estate magazine. We look at the magazine together and try to choose a lovely house for our dream. I'd like a house in Cambridge. You can see the house on the picture on page 41. I think the house is modern, spacious, and sunny. It is a large townhouse with two decks, enclosed backyard, modern kitchen and baths, and a great loft with skylight. I think it is very good to be with natural light the whole day. The house looks very nice, but nothing is said about the location. For families with children, it is important to live in an area that has good schools. In addition, my children need to live not so far from their workplace. The price of the house is $425,000. It is very expensive, but I'll call a real estate agent. The telephone number is given. It may be we'll have a bargain.

Where the Sun Breezes Don't Stop Shining
Cecile Dumornay's class at the Community Learning Center

Questions to spark writing:
1. **What would your dream house look like?**
2. **What kind of house do you need for your family?**
3. **Do you need to live near good schools?**
4. **Do you need to live near public transportation?**
5. **Most people have to prepare months and years ahead of time to own a home. What do you have to think about? What do you have to do now?**

Edits to the writings are in bold.

#1

I never imagined that I could have a house, even though it couldn't be what I wanted. I wanted to **build** a house different from **what** I used to **have**. I wanted a house not too big with two floors. In the first floor are the kitchen, next to **it** are **a** dining room and living room and between those a small patio with plants, **and** also a bathroom. The second floor are two bedrooms, a bathroom and a **TV room**. **I want there to be** a garden and the house has **to have** two big windows and a door. To get this house was very hard for me. I had to start **saving** some money in a bank. I worked for eleven years in a company as a secretary. Since the first time that I **started** to work I **started** to save money in a bank. Once I knew how much money I **had** saved, I decided to look around to buy a house. I **looked** for a long time; I think for almost one year. Some houses were very expensive and need **my full** money. One day a friend told me that his uncle was interested in **selling a** house. I **saw** that house and **it was not really what I wanted**, but it was **lovely**, too. It **was** like an appartment with two bedrooms and a living room.

#2

I have never dreamed of living in the United States for the rest of my life, but if I do, I **would** love to have one of the colonial houses that they have down south with a patio in it. **I would love** to live in Orlando, Florida where the sun breezes don't stop shining, **and there are** great views for me to enjoy when I wake up in the morning.

I guess my house would be like this: a porch in the entrance living room on the right, a learning room on the left, and the rest would be dining room, kitchen, storage, laundry room, bathroom, and a pool covered patio in the back for **grandchildren** and guests. Second floor: master bedroom with walk-in closet and a full bathroom, **three** rooms for children, **two** rooms for guests, and a separate bathroom. Most important, **an** air conditioner **in** each

room, **and** a two-car garage. Basement: heating system, gas system, storage and a small bathroom, **and a** playing room for kids.

#3

My son and I **are** planning to buy a house. He likes this house constructed with main walls, large gallery and entrance court, too. So I would like our new house **to be** near public transportation and **a** good school for my daughters Erica and Francia. I would like it on a quiet street not too far **from** church and market. **Our** new house would be in a **five-**apartment complex. I mean each of the apartments has **two** bedrooms, kitchen gallery, etc. **(So now we are not a great deal who permit us to do all the things.)** But we prefer to work one year more.

#4

Since I was a little girl I **have** always wanted a house that has a garden, three bedrooms, a kitchen, a living room and two bathrooms. **My dream house** is **located** in my country Haiti. The people in my neighborhood are nice and friendly. In America the houses are very expensive. In Haiti they are **expensive, too,** but there is some difference when you change the money. I live with my two children and my husband. I **hope** my dream begins **to come** true.

#5

I have an apartment in Seoul, Korea. It is located in a nice area, **with** the Han river and canoe race lake beside it, and in front of **my** apartment there is a mountain.

It is 15 stories high and my apartment is on the 8th floor. There are four **bedrooms**, a living room, a **kitchen**, two bathrooms and **a** balcony.

I always wanted to live in a house, but I didn't because of safety.

I like to stay in my **living room** because it is very big and I decorated many things there. I spend **most** of my time there when I stay at home. I hope when I return to Seoul, I will enjoy **living** in my house.

Writing about the Advantages and Disadvantages of Homeownership

Bonnie Nadler's class, the Haitian Multi-Service Center

Jessica Monestime

6/4/97 E S L 3

Hi Mary, I learned you are going to buy a house , I am very happy for you. It's really a good idea, but becareful. You have children. Some times the houses has problems By example led paint. There was some advantages and disavantages. as you ask me a question about money I am going to tell you. But there is advantages and disadvantages.

It's very necessary to buy a home for mary she vant more space save the money it very easy for your economic before you should has a good credit ,Your money should be in the bank for long time. Advantages yard fix up any way you are no noisy saving deduct interest, taxes , more place ,repaire , yourselves many bills , services repaire lookfor right. cannot be forced to move your tomove own choices .disadvantages you have bills when something broke they can fix allof things maintenance , borrow the money , responsible to repaire , to make all in the home you lead lord.If you are goingto buy a house for , 80,000 as down you give 4,000 you have worked at your present job since november 1995 befor you have been lived in the united states for 7 or 8 years.I f you pay your bills on time you have agood credit. About loan if you vant to buy a house you should have a good credit report.

Now you have a possibillity to buy a house. the real state should be check everything

5-4-97 ESL3 Marie J Gilles

Buying a House

When someone want to buy a house . First thing you suppose have money and the bank .The second thing you need a credit, store card if you pay on time .you have agood job, stay many years on the job now you. Contac with a real estate agent someone ask i need to buy a house the realstate ask someone what kind house you looking someone enswer one family realtor tell someone i have 3 one family come to swa me when someone finish see the house she like one family she back the realtor ofice fill the paper .realtor going chech anything from someone to buy

Lesly Neuville 6/4/9[illegible]

Dear Rene

I have the pleasure to write you to day This is just to say hello and talk to you about buy a home. I know you are going to buy a home. You have to take a lot of precaution in your choice because some homes are very old. When you buy a home sometimes you have a few advantages for example. It's not necessary to pay all money, pay mortgage every month, saving deduct interest, taxes .But also there are a few disadvantages for example: bills, when something broke you have to fix them. Usually, when you buy a home, you must pay at least 5 percent of the price.

Marie-Lourdes Ladouceur 6/03/97 ESL 3 9/11

Buying a Home

I would like to tell us about the advantages of buying a home. I don't have one yet, but I will thank about it, mayby five years later. When you rent a house the landlord can say next month you have to move, because you have to many people in my house or you better pay me extra money. When you buy your own, the landlord cannot force you to mouve, even you take many years to pay, also you can fixup anyway you want. For disadvantages of home ownership, you are suppose to borrow money, and responsible for every damages to make all in the home.

You most show the way you have been working, if you have enough money in a bank account for the down payment and closing costs. Check if you have a good credit report.

Maxo Anilus 6-4-97 E-S-L 3

Buying a house.

Buying a house is advantage, like if I want to buy a house for one hundred thousand dollar I can give 5% down payment, and I should know amount money I have to pay a month. how long I have to pay the house, and to have closing cost. buying my own house is better, because If I have lived in America for thirty years later paying rent, that is not a progress. If I have been here for that period, and I Invesly my money buying a house that is be good. I would know after that period paying the house, it will be my own house. But disadvantages, If I finish buying that house, and I losing my job, tree months later seat down without paying my morgage. If I would call them, and explain that I can't pay the house anymore. Is it the bank going to make arrangement with me the money that I paid before is it they gonna give me back some of that money. as I going to lose that house.

57

Marie Felix 6/4/97 ESL3

Buying a House

Advantages and disadvantages, when you own a home not necesary to pay all money you use somethings call morgage, and you have many years to finish pay it. The best thing about it is that you are the landlor to fix everything you want is best way. The disadvantageis that you are responsible for all th bils and every mantenance servives in the house. Buying a house firs of all you supose have good credit and good work. And have anough money in the bank is a good thing for everyone.

6/4/97 EDP Sonia Seme

Buying a House

From what I read and heard they said it is advantagous to buy a house then to rent one, depend on how much money you have and how many years you have worked. There are severals steps to take to buy a house.first of all you have to borrow money, this type of loan is called a mortgage loan. Before they borrow you that money they find out if you will be able to pay back that money. Then they want to know if you have the down payment and if you pay your bills on time so they will know if you can repay the loan. But if you can't pay back the loan the lender take over your house.

Name : Sonia Gordon Date: 6/4/97 Class EDP

Advantages and Disadvantages

The different between advantages and disadvantages. whenever you are buying a home is that, advantages is whenever you are buying a home you have to borrow money. this type of loan is called a mortgage loan. This maen that if you borrow the money from the mortgage lender, they decide if you will be able to repay your loan. A good credit and a job history and they also want to know your income, so they can know if they lend you the money you can repay them back.

The disadvantages is that if you are a single person and want to buy a home you got to go through a lot of problem buying a home. Some people don't have good income to buy a home and they don't have a good credit to borrow the money so whenever they look at it they get turn down so they have to wait until they got a lot of money in the bank and start earn enough income. So that they can get to buy a home

Marie Laurence Pierre 6/4/97

The Advantages and Disadvantages of Buying and Owning a Home.

Usually, if you want to buy a home, you must borrow money. This type of loan is called a mortgage loan. The mortgage loan means you are responsible to pay back the money you barrowed from the bank. If you do not be able to pay the house, the lender has the right to sell it to an other one. The lender is not going to loose the money he borrowed to you. The company or bank that makes the loan is called the mortgage lender. The morgage lender must decide if you will not be able to pay your loan, and must have information about you to decide if you will be able to pay the loan. He asks you where you have worked and how long you have worked each job. He will ask you how must money you made too, to see if you have enough income to pay your mortgage loan.

Job history is important to the morgage lender because it shows that you have worked for two or more years. He wants to know your salary. Despite those things you style have advantages to buy your own house. If you have a mortgage loan, each year you caan deduct the interest you pay on you loan from your federal income taxes. You can remodel your house the way you want to. No one is not going to tell you that her daugther is going to get married so you have to make arrangement to leave the house so they are going to give a delay to move

Samuel Marcelin

Important Information Before To Become a home Owner.

Many people in this country (United States) want to become a home owner or to buy a house. Most of them pay a lot of money for their rent. They try to find a way to save some money on this bill. It is important for those people to know the most important information before to become a home owner. It is necessary to learn about this business.

There are some advantages for homeownership and many disavantages also for them. Among advantages the owner is owne the house, in somes circonstances he/she can save money and he/she can make their choice to fix the house.

OANH TRUONG EDP 6/04/97

Advantages & Disadvantages

The different between Advantages and Disadvantages. Advantages is owning a home. You don't have to worry about Old money or borrow money. Disadvantages is buying a home. you are old money from the bank and billing.

If you want to be advantages homeownership. You have to safe money first. But you need to have a good credit. Put your money in the bank. When you have enough money find a house that you like. Example: My father in law, he saving his money . When he buying he pay all cash. He don't own any money from the bank. Now he owning two house one is a six family the other one is three apartment. But the three apartment he own only the second floor. He and his other two his other two brother sharing . He live on the second floor. His other brother one live on the first floor the other one live on the third floor. The six family house it for rent. he get the rent money he save it. He wanted to buy a single house. He plans that he going to buy as single some day.

Buying a home is very difficult. You have to stay in your job more than two years. How much money you work. Do you have a good credit. The mortgages lent will check do you have enough money to pay the payment. I have a sister who buying a home by down payment. She buy a $95000 thousand single house in NEW JERSEY. Her payment is $500 and something a month. She Have to

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pay all her bills.

The different between Advantages and Disadvantages. I think Advantages homeownership a lot more better than Disadvantages. advantages you don't have to worry about paying your bills. Disadvantages you have to pay the payment all your bills.

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DEIRDRE CHAPPELL 6/4/97

THE ADVANTAGES AND DISADVANTAGES OF BUYING AND OWNING A HOME.

My sister thought the money that she pays renting an apartment she can buy a home. First, she had to have a job, good credit. It was suggested to inter a class for first home buyers. Some time it is very hard to pick out a house when your look alone. My sister is excited she is looking forward to having a big back yard, a drive way big bed rooms and a nice neighborhood.

My sister has been owning her new home for about three mouths she is not very happy. The house is very old, the electricity, pluming need to be worked on after moving in she realized the rooms are not all that big. There are more bills in owning a house. My sister said do not rush into buying a house. To have someone with you that have owned a home for some year.

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Writing About Homesickness in Kathleen Sumera's class at El Centro del Cardenal

Teaching catalyst: students brainstormed about compound words with "home" in them. Then they chose a word from the list which had the most meaning for them, "homesick" and wrote short essays on that word.

I am homesick for my country.

Homesick

I want to see my family, my country. I Plan to go there on December. Every days I feel homesick when I see Pictures, I miss them. I'm homesick for My Dominican Republic.

I feel homesick When I go to the beach, I miss the tropical weather, all the time the Sun is very shiney. This I feel homesick When I go to eat Out. I miss the Dominican food. I feel home sick when I listen to the Music. The Dominican Republic is has Hot weather the people are very friendly, my country has beautiful beaches, hotels and Restaurants for example, Casa de Campo in La Romana is a Beautiful Place. and Puerto Plata my country has a lot of tourist Places & lots of Pretty Places too

Very beautiful essay!
You wrote about your feelings with such detail
thank you.
-Cathy 07

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Writing a Letter on the Advantages and Disadvantages of Homeownership

Using the lesson described on page 5 *of How to Buy a Home in the United States,* from Sarah Barnicle's class at Roxbury Community College.

Paradise Pine Homes

Dear Rosa and Manuel. I'm Happy today, How are you, the children are they well, I'm oke, nobody in the house has problem, I wrote you that letter just for talk to you about your project to buy a house. I think it's really a good idea because when you rent, you expend a lot of money and if you make an addition with those money you can see how much you spend per month. so I think you can buy the house, because money to the bank then is better to expend your money on a mortgage and after 30 years the house will become your own house, and you have to pay any insurance each year, but My Dear friend its very important to know if you do not make your mortgage payments each month, you might lose the house. If you forget to pay your utility bills, the utility company might cut off your water, electricity, or gas. Take a budget is one way to be sure that you pay your bills on time. Here are some suggestions that will help you plan how and when to pay household expenses. Know your bills on time, how you spend your money but remember don't count everything you spend for a whole month after all it's important. to protect your house against fire and theft by getting a fire safety index. Dear Rosa and Manuel all these suggestions are for you. Good luck you in every thing.

Sincerely,

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Boston, 3-10-91

Dear Rosa and Manuel Castillo

It's a really pleasure to write you this letter. How are yo
your healty, your activities. Your news. I think everyth
OK. I hearied from Jack you are going to buy a house.
I thank is a good idea. But I hope you de make sur
(the mortgage) the way wrong for how you are going to pay the mortgage
I can tell you there are a lot contradiction about it.
Let's me tell you about the advantages and disadvantages of
home ownership.
beginning by the advantages. Each years the house's cost
increases, you can rent the house with the money you pay to
mortgage. Else it 'better to buy a house instead of rent be
Now the disadvantages.
In Case you a lost (miss) your job you'll miss all. Sometime the
mortgage increase during the year. Else one thing I know
you suppose to reduce your expenses.
I advice you to choose a house in a quiet area.
Where the transportations are easy. I hope you else to be nice
the deal with the bank I think it is the best.

TAKE it easy

Sincerely yours

Your friend Ginelly

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Writing About Buying a Home

Angela Atwell's Class at the Massachusetts General Hospital

Student 1

In June 1990 me and my husband started to think about buying a house. Because the house where we lived the landlord raised the rent $100 twice. He was a cousin of my husband. That made my husband upset. He started to talk to real estate agents.

At that time we didn't have a big problem with money. I had a good job, took home $400, sometime I made $500 if I worked Sat. or Sun. My husband had two good jobs, too. That time I had saved up for the down payment. I was planning to buy a house. I had only two kids.

My husband checked just seven houses before he made a decision. He bought this one we live in Dorchester because the price was good, the yard for the kids and the parking. I don't like the house and it has plenty of problems. The real estate agent didn't explain the problems. The roof leaks, the water heater burned up and the neighborhood isn't good.

Itís not a bad house. We have a lot of space for the three kids and their stuff. But I don't feel happy. I want to move somewhere there are nice yards. Brockton looks very nice.

Student 2

I would like to have my own house. If I have the opportunity to buy one it has to be with a yard, so I can plant many trees especially fruit trees, also I would like the house with windows. In the first floor I build a kitchen, bathroom and a living room. My idea about the two-family is to put my kids on the top when they get big.

In Chelsea all the houses have the same construction. In my country you can have different kinds of houses. Where the rich people live, in Newton, for example, I like the houses. I don't want to buy an old house, because then I have to spend more to fix it up. It doesn't have to be new, but not too old.

Here to buy a house is a big business. I mean investment in a house is something serious. If you don't pay, they take it back.

We are making plans to buy a house. Someone said we have to buy in Chelsea, because the city hall will give a loan. My wife went to classes where they explain everything. I don't understand it yet.

I think Fannie Mae is a special program where the government lends money for low income people. I think you need 5% of the price of the house for the down payment. I'm not sure about this. I know you have to qualify your income. It can't be too high or too low.

Student 3

Two years ago we looked for a house to buy. We looked at newpaper, asked the realtor and some friends. We looked at houses in Dorchester and Mattapan.

When we saw the house on Temple Street in Mattapan we liked it. We looked at everything, inside, outside, down in basement. The realtor said $65,000. We went home thinking. My husband likes it because it has parking lot for 6 cars and another side have yard. He will plant vegetables or flowers. One week later we came back talk to realtor. He said he had one person asking that house, too. If we want to buy it you must pay $65,000, no discount. I said, "Oh,no!" But my husband told me you can't found another house look like it. We made the paper with the bank for loan money.

My house have two family. We live on second floor. The first floor rented with one Vietnamese family. On second floor we have one big bed room, one small bed room, living room, dining room, family room, the kitchen room and one bath room. Before moved in my husband fixed two more bed rooms on the deck.

Now my kids they like that house very much. They don't want to move. I hope we live there for ever or when my husband has to move to another state for his job. I like to live in Boston with my own house. This summer we plant more flowers. Now looking very nice around my house. I dream later when I save money I will give make new kitchen and bath room, build the stairs to make easy for my kids go up and down.

Student 4

Two years ago we were gratify to move to our own house. The house is bigger than apartment we lived before. After moved we need set up everything and a lot of work wait for us.

One month later the grass grew up around our house. At that time we called the gardener to cut the grass. It was expensive price we paid. So we decided to buy a lawn mow machine. In the spring and summer time we need to cut grass, plant plants and take care flowers. In fall season we need to sweep the leaves. In winter time we have to shovel snow. We bought many tools at home. Before we bought house we donít need to do these work, but we like work hard at home.

Interviews with Students in the New Americans Homeowners Project

The following interviews with students from three programs participating in the New Americans Homeowners Project were conducted to document their personal responses to the material covered in the project.

Interview with Camelia from the Jamaica Plain Community Center/ ALP New Americans Homeowners Project

Camelia is a 35 year old Romanian woman who has been in the United States for 10 months. Her husband is an engineer who has lived and worked here for 3 years. They have an 11 year-old daughter. In Romania, Camelia worked for several years as a nurse and hopes to continue her studies here so she can resume her career. She is also an accomplished pianist.

Camelia studies English as a Second Language at the Jamaica Plain Community School with instructor Diana Satin. Diana participated in the series of training sessions at the A.L.R.I. facilitated by Catherine Anderson, on how to use the Fannie Mae homebuyers curriculum. Camelia's English is excellent, but she is still learning, she noted. She appreciated the grammar lessons in the various chapters.

Though they do not yet have their green cards, Camelia and her family are working toward becoming permanent residents and hope to become citizens. Camelia was especially interested in the homebuying curriculum because she eventually wants to own a home here.

"This is my dream to have a big house. The most important thing is to have a little land around the house. I like to work in the little garden, to plant a little garden, have a place where children to play. Environment is very important."

"The class and book were very important because they helped me begin to **think** about buying a house," Camelia said. "I had heard that banks can be very tricky--you need to know a lot. I think it is better to have a real estate agent to help you." Camelia noted that she wasn't aware of this before she used the materials and worked with Diana. She has also shared the new information with her husband so they can plan together. She was most interested in the financial aspects of homebuying, and she felt she learned a great deal about down payments, closing costs, broker's fees, lawyer's fees, and other costs. She was also able to discuss the benefits and limitations of 15 year or 30 year mortgages.

In Romania, Camelia noted, it is difficult to buy a house because you have to have all the money at once, usually around $100,000 for a decent house. Also, under Communist rule (before 1990) it was impossible to buy a home. Flats were provided to you by the government. This was a good benefit, she noted, but she is looking ahead to when she can own her own home.

As a result of the ESOL class and reading the curriculum, Camelia said that she understands the homebuying process much better. She is optimistic because she realizes she can meet the conditions necessary for homebuying: Her

husband has an established work history of more than 2 years, and they have established credit in this country. She has also learned more about the kinds of homes that might be available to her, expressing a preference for ranch style house. Like other students, she voiced the opinion that she would rather not continue to waste her money on rent; instead, she would like to apply it toward a mortgage.

Camelia also noted that she learned about Fannie Mae and how they help people to buy homes. "There's a lot of support for people to live decently in this country," she said. "Not like in my country."

Interview with Jama of Roxbury Community College
New Americans Homeowners Project

"About a year ago, I went to a real estate office on Mass. Ave. looking for apartment rentals. The real estate guy asked me: 'Why not buy a house?' He checked his computer and said 'We have many houses for sale.' I said 'Don't give me a headache! It's too much money!' I was afraid to think about buying a house. Now I would look at it (the listing of homes for sale.)"

Jama is a young Somalian man studying English as a third language (after Somalian and Italian) at Roxbury Community College. His instructor, Veronica Gouvea, participated in the special homebuyers curriculum sponsored by the Adult Literacy Resource Institute. Veronica attended a series of workshops at the A.L.R.I. that explored how to adapt the curriculum and how to get additional information suitable for the students in her classes.

Before he attended the classes, Jama said he didn't know much about homebuying--he was too nervous to consider the large amount of money needed to purchase a home. Now, he thinks that in a few years, as soon as he can get a down payment and closing costs together, he will be ready to aggressively seek out a home to buy.

"Owning a home is better," Jama said. "Two years ago I called my landlord with problems. Landlord says he will come right now--but he doesn't come. If you own a house you can fix it yourself or have someone fix it for you. Also, your rent money just goes out the window when you rent. "

During the interview, Jama leafed through the curriculum guide and pointed out things he didn't know about before he took the class. Now he realizes, it is not as complicated as he thought. He has learned, for example, more about the lender's role in home buying.

Jama explained how he thinks it is like buying a car, "You take out a loan and you pay it off, then the car is yours. I am advising my friends about this now, " he said. " It's the same thing with buying a house, but a house is not like a car--a house is permanent. In Italian we say *imobile properti.* "

Jama also said, "The class helped me to understand how much money I would need to put down as a down payment, and to cover lawyer's fees and other expenses. I didn't understand that before the class." Jama also explained that he feels more knowledgeable about different styles of homes--condos, multi-family, etc. He is more confident reading real estate ads in the newspaper.

In addition, Jama discussed the importance of exploring a community where you might want to buy a home--then looking at property, mortgage

companies, and how to approach banks. He explained that he didn't know that the government could offer assistance to first time homebuyers with limited incomes. Jama has worked as a parking attendant for about 5 years. He realizes the importance of a good credit history. He eventually plans to become a US citizen. His goals for buying a home extend past his own needs--he wants something he can also pass down to his children and grandchildren. "That's the way we think about it in Somalia," he said, again referring to *properti imobile.*

Jama said that he is eager to spread the word about home buying possibilities to others in his situation. For example, he was giving advice to his supervisor the other day about finding the best lender.

One of the features of the class that Jama enjoyed was the structure of a large conversation group of several classes where the students had the opportunity to ask questions about the home buying process. Two teachers from the homebuying project collaborated with their classes so students could exchange experience and ideas and information with the teachers as facilitators. As Jama talked, it seemed clear that before the project, he felt intimidated and mystified by the concept of owning a home. Once he realized that you didn't need to pay for it all at once, the process became more manageable to consider. At the end of the interview, Jama said: "Before I thought I don't have the money, I can't buy a house. Now I know, one day I can tell my landlord: Goodbye!"

Interview with Olga of the Community Learning Center in Cambridge
New Americans Homeowners Project

Olga was a student at the Community Learning Center (CLC) in Cambridge. She has finished all of her classes at CLC and will soon be starting a home health aide program while at the same time looking for a job. Olga lives alone in Malden, but used to live in Cambridge. Someday she would like to buy a house in Malden or Medford because homes there look affordable and small enough for a single person, she said. When she gets a job, she intends to start saving for a down payment.

Olga said she was very pleased with the class on first-time homebuying and is confident, after going through the Fannie Mae course, about the steps one needs to take before buying a home. "The first step is to save your money and keep a permanent job for about two years. It is important to hire a lawyer to look over the papers; you will need to hire an inspector also and you must be careful about selecting a house that you can afford without too many repairs," said Olga during the interview.

Before starting the class at CLC, there were things she didn't know but now understands better, she said. They include: how to get a mortgage; where to call for advice on the steps for homebuying; and subsidies for low-income people.

What was most helpful to the class? Olga said that putting new vocabulary words on the board was very useful and that their meanings were explained well by the instructors and the speakers.

Olga still had some pressing questions that were not answered fully. She would like to know if a person can obtain a mortgage if they don't have citizenship or documentation. She learned that permanent residents should have no problems with a mortgage, and neither should other classes of immigrants, but unqualified immigrants may have trouble with government subsidy programs (soft-second) because of bars to public benefits under the welfare reform law. I explained that the regulations of the new welfare reform law were still being analyzed and no one was able to give a clear explanation. She also needed to know if unpaid hospital bills under free care could prevent a person from obtaining a mortgage. We discussed her problems with receiving a bill from a collection agency about an outstanding payment. She had heard on Haitian Radio that unpaid hospital bills will affect your mortgage. I told her that might be a possibility if a collection agency is trying to find you.

In conclusion, Olga suggested that we create a video that would take students step by step through the homebuying process. She recommended a

teacher at CLC who could probably do it as she was in the process of buying a home now. She thought that some students were not able to follow everything, especially the terminology, and a video would help them. She kept up with the class very well, in part, she said, because she owned a dictionary.

Interview with Hilda of the Community Learning Center of Cambridge
New Americans Homeowners Project

Hilda lives with her son in Jamaica Plain. She would like to live in Cambridge, but she had some problems with her apartment there and had to move, first to Chelsea, and then to public housing in JP. Her granddaughters live in Haiti, but someday she would like them to move in with her in a house they own together. She has lived in the United States since 1986 and will be entering the nursing assistant training program soon.

For Hilda, the course on homebuying was very useful. Especially useful, she said, were the vocabulary words that were was clearly spelled out and explained. She also learned a lot from the speakers who came to the class.

Hilda said she enjoyed the discussion on making decisions about what kind of house you need. She would like to live near good schools so that her granddaughters could get a good education. She would like to own a house that had four apartments for all of her children to live in. Hilda said, "I learned that to buy a home, it is necessary to have had a good job for two years. You should also have in mind what kind of house you want to buy, and it is a good idea to hire a lawyer when you make decisions about legal contracts." She also learned how mortgages work.

Hilda said the textbook was very useful for her, and she took it home to show her son who said, "You have a good school." She would read the book on the bus to class, and she took it to work to read also. In the future, Hilda wants to talk to her sons about cooperating together to buy a house so that they could live as one family.

Materials Developed for the New Americans Homeowners Project

Buying a Home: Angelo Rodriguez's Story
by Catherine Anderson

Recently, we bought a house in the town of Malden, about 20 minutes from Boston. My wife Maria and I looked a long time for a home we could afford near public transportation and good schools for our daughter Angela. I am very glad we took the time to search thoroughly. Our new home is on a quiet street not too far from Malden Center. We like the big kitchen even though the bedrooms are small. In the spring, we'll plant a garden in the backyard. My daughter already has a playmate her age.

My wife Maria and I both came from the Dominican Republic 11 years ago. We worked hard at two or three jobs to save enough money for a home and other expenses such as school. My wife and I now manage the Store 24 in Malden. We have worked for Store 24 as managers and clerks for about 6 years. For 10 years we were living in small apartments on or near Main St. with no yard and near heavy traffic. We desperately wanted a safe place for our daughter to play. We also wanted to have another child someday. Before we started to look seriously, I made sure that our credit was OK. We only had two outstanding debts, a car and my college loan. We were "first-time homebuyers" in the market for our dream house.

We collected flyers and advertisements of homes in the Malden area, where we wanted to live. For about three months, we saw this house, the one we eventually bought, listed in the paper. We drove by it every once in a while to get a feel for the neighborhood, the traffic and the businesses. We looked into the prices of houses in the surrounding neighborhoods so we could make a comparison, and we went to open houses, almost every Sunday. Finally, we realized that this was the house we really wanted. The only problem was that the owners were asking $125,000, much too high for us! We had about $10,000 in our savings account, and could not afford to spend the whole amount on the down payment and closing costs.

One Sunday morning the phone rang. It was the realtor. My English is pretty good, but I thought I was having a bad day when she told me, "Your dream house went down to $101,000." I couldn't believe it! Maria and I packed up Angela and went to take another look. We met the realtor there, and after spending a day or so checking again to see what other homes in the area were selling for, we decided to offer $100,000 for the house of our dreams.

We submitted our offer to purchase with a $750 deposit and the owner accepted. This first payment would go toward the down-payment of $5,000. Before we made the offer, however, Maria said to check the dates: 10 days to get an inspection, 14 days to apply for a mortgage, 21 days from application to approval, and 7 days to closing. The offer we made was in writing. We then

found a home inspector who was certified by ASHI (American Society of Home Inspectors) and recommended by a good friend. This cost us $200.

Then came the purchase and sale contract. Maria and I were concerned about some of the details, so we hired a lawyer to look over the contract and help us negotiate with the seller's attorney. We negotiated with the lawyer to pay him $500. We also wrote another check for $2,250 toward the down payment.

Next we had to apply for a mortgage. We called several lenders and asked if they had a special loan for low-income or first-time homebuyers. We then decided to go to the one which had the best mortgage for us. Our mortgage lender asked many questions, keeping us there for over 2 hours! We found out what the interest rate was on that day and decided to "lock in" at that rate because it was the most favorable. During the next 2-4 weeks we kept calling them to make sure our application was progressing. This made us very nervous, but we got through it. Finally, we received our loan approval. We read the letter through carefully and returned it to the bank. Fortunately, we were able to receive a 5% downpayment and a Soft Second mortgage, which reduced our expenses for now. We were on our way!

We next had to buy fire & hazard insurance for $700. We were given an insurance binder to take to the closing. We went to visit our new house one more time to check to see that everything was all right before the closing. Maria and I decided that things were O.K.. Two days before the closing, the bank attorney listed what to write our final check for:

Balance, 5% down payment:	$2,000
Closing costs:	$3,000
escrow:	$350
pre-paid interest:	$600
Priv. mortgage ins.:	00000

(We received a soft 2nd mortgage, a special program offered for first time homebuyers, and so didn't have to buy private mortgage insurance.)

Total: **$5,950**

Writing that last check felt scary because we were using up almost all of our savings. Thank goodness we had dependable jobs. At the closing, we brought our certified check for the final amount. Then we sat down and signed so many forms, our fingers were numb. At last, the keys were turned over to us and we could open the doors to our new home!

Angelo Rodriguez's Story - Questions for Discussion and Writing Suggestions

These questions highlight significant details involved in homebuying. Feel free to adapt and change questions to fit the needs of your class. Please note that this is just a brief summary of the major steps a family takes in the homebuying process.

1) What do Angelo and Maria think of their new house?

2) Why did they want to buy a house of their own?

3) What kind of work do they do? How long have they been working?

4) What did Angelo do before he and Maria started to look seriously for a house?

5) What is a "first-time homebuyer?"

6) How did Angelo and Maria "shop" for a house?

7) Why was the first price of $125,000 too high for them?

8) What was the amount Angelo and Maria eventually offered? What did they do before they made that final offer?

9) How much money did they pay when they made the "offer to purchase"?

10) How much did the home inspector charge? How did they find the home inspector?

11) Why did Maria and Angelo hire a lawyer to check the purchase and sale contract? How much was their second check? How much have they paid already toward the down payment?

12) When they were looking for a mortgage, what question did they ask?

13) When Angelo and Maria search for a mortgage, they use the term "lock-in" when discussing the interest rate. What does this term mean?

14) How much did Angelo and Maria have to pay for their down payment?

15) How much did they pay for fire and hazard insurance?

16) What does the term "closing" mean?

17) What was the last thing Maria and Angelo did before they went to the closing?

18) What was the final amount that Angelo and Maria paid?

Writing Suggestions:

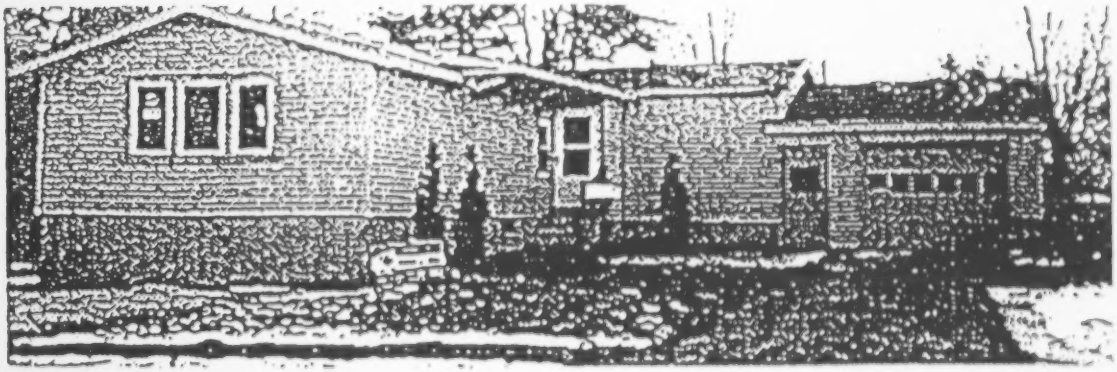
1) Write a dialog between yourself and your family in which you discuss what kind of home you would like. Include concerns you might have about traffic, transportation, or schools.

2) If Angelo were your friend, what specific advice would he give you about preparing to buy a home? Think about his comments on credit, shopping carefully, and looking at different prices.

3) Imagine that you are talking to an owner or realtor about a house. What questions would you ask about the structure and maintenance? What questions would you ask about the community or neighborhood?

4) Write out the sequence of steps, including the amounts you need to pay, in the homebuying process.

Truth In Advertising



HUDSON $139,900

FIRST TIME BUYERS DREAM! Looking for a home with character? 3 bedrooms, tiled bath, HUGE kitchen, gleaming hardwood floors throughout! Master w/walk-in closet! NEW: siding, roof, windows, updated electric, freshly painted interior, full basement, perfect for workshop, or ready to finish for play room. Public water and sewer, AND a Garage with workshop!!! ONLY $139,900 Located on a dead end street near the Bolton line! Seller to give $1000 towards closing costs! 6033604

Encourage students to read ads critically by paying attention to the particular words chosen, the punctuation, etc.

1) What does a "home with character" mean? Do you think this is a truthful description of the house?

2) Why did the owner write "HUGE kitchen" (all caps)? Where else does the owner use capital letters? What is the purpose?

3) What unusual punctuation does the owner use to get your attention?

4) What descriptive words does the owner use to make this house sound appealing?

5) Do you think this house is worth $139,900? What questions do you need to ask in order to find out?

BEST COPY AVAILABLE

The New Americans Homeowners Project Resources

Community Resources: First-time Homebuying

Speakers and Organizations Assisting First-time Homebuyers

Doreen Treacy
Boston Home Center
26 Court Street
Boston, MA
617-635-4663

Florence Hagins
Director of Housing Counseling
Massachusetts Affordable Housing Alliance
1803 Dorchester Ave.
Dorchester, MA 02124
617-265-8995

Angelo S. Nuby
Deputy Director, Boston Partnership Office
Fannie Mae
40 Broad St.
Suite 835
Boston, MA 02109
617-426-6482

Penelope Pelton
Housing Access Counselor
City of Cambridge, Community Development Department
57 Inman St.
Cambridge, MA 02139
617-349-4600

Local Market Experts

Eve Moss
Principal, Clarendon Real Estate Advisors
617-342-7191

Avi Davis
Innovative Moves
617-522-0020

Materials on Lead Paint

Public Information Specialist
Office of Environmental Health
1010 Mass. Ave., 2nd Floor
Boston, MA 02118
Phone: 617-534-5965
Fax: 617-534-2372 or 5358

This office will answer questions on lead paint poisoning. They also have a list of written materials (please see attachments).

"Lead Paint Poisoning: The Thief of Childhood"
Video, available in a number of languages, through the A.L.R.I. Library, 989 Commonwealth Ave., Boston

Books on Homes and Homebuying

Homeground
edited by Kathryn Trueblood and Linda Stovall
Blue Heron Publishing
24450 NW Hansen Rd.
Hillsboro, Oregon 97124
503-621-3911

A multi-cultural collection about the authors' views and dreams of "home." Short, one to five sentence excerpts can be used without copyright permission in classes.

Buy Your First Home Now
Peter G. Miller
An easy-to-read and informative guide to buying a home. Available through the Boston Public Library.

How to Buy a Home in the United States
The curriculum guide published by the Fannie Mae Foundation. The A.L.R.I. has numerous copies on hand, including teachers' guides.

Opening the Door to a Home of Your Own
Choosing the Mortgage That's Right for You
These guides, written by the Fannie Mae Foundation, are available in a number of languages. To request, call 1-800-688-HOME. These guides are also available in some languages at the A.L.R.I.

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Adam Bolonsky
Jewish Vocational Services
20 West St.
Boston, MA 02111

Kathleen M. Sumera
HABLE Program
El Centro del Cardenal
76 Union Park St.
Boston, MA 02118

Diana Satin
Jamaica Plain Comm. Center/ALP English High
144 McBride St.
JP 02130

Natalie Ghanotakis
ESOL Instructor

Boston Childhood Lead Poisoning Prevention Program Resource List

The educational and informational resource materials listed below are available free of charge. Please fill out this form and mail or fax it to:

The Public Information Specialist
Office of Environmental Health
1010 Mass. Ave., 2nd floor
Boston, MA 02118
Fax # 617-534-2372 or 5358

- ☐ BCLPPP Lead Wheel
- ☐ BCLPPP Mission Statement
- ☐ Boston Lead Program Overview
- ☐ Boston Globe and Newsweek Lead Articles
- ☐ Care and Maintenance of Encapsulant Surfaces
- ☐ CDC Guideline 1991
- ☐ CDC Summary Brochure 1991
- ☐ Certified Lead Inspectors
- ☐ Children and the MA Lead Law Brochure
- ☐ Cleaning Guide for Temporarily Reducing Lead Hazards
- ☐ Current Mass. Lead Law
- ☐ Deleading Financial Assistance Programs
- ☐ DEP Certified Environmental Labs
- ☐ Distribution Map of Childhood Lead Poisoning in the City of Boston
- ☐ Finger Stick Blood Lead Sample Protocol
- ☐ Interim Control Guidelines for Tenants
- ☐ Interim Control: Step-by-Step Guide for Property Owners
- ☐ Interim Control: A Guide for Property Owners
- ☐ Lead Determination Request form
- ☐ Lead Poisoning and Pets Brochure
- ☐ Lead Poisoning and Pregnancy Information

- ☐ Lead in Drinking Water Information
- ☐ Lead in Soil Information
- ☐ Lead Poisoning Statistical Information Request form
- ☐ Lead Paint Poisoning: The Thief of Childhood
  Educational Video
  Translations: Vietnamese, Cape Verdien Creolu, Spanish, and Haitian Creole
- ☐ List of Licensed Deleading Contractors and the Selection Process
- ☐ MCLPPP Other Sources of Lead Brochure
- ☐ Nutrition and Lead Information
- ☐ OEH Mission Statement
- ☐ Other Lead Related Information
- ☐ Paint Chips Testing Information
- ☐ Preparation for Deleading
- ☐ Property Transfer Notice
- ☐ Protecting Your Child from Lead Poisoning
- ☐ Providers of Certified Lead Inspectors Training
- ☐ Providers of Certified Lead Paint Removers Training
- ☐ Referral List of Lead Related Groups/Org./Agencies
- ☐ Renovation Risks and Cautionary Measures/Safe Work Practices
- ☐ Residential Deleading Advisory
- ☐ Schedule LP, Tax Credit for Lead Paint Removal or Covering form
- ☐ Soil Testing Information
- ☐ Tenant Notification
- ☐ Tenant's Rights and Remedies
- ☐ Water Collection Procedure
- ☐ Water Testing Information

*Name*_____

*Organization*_____

*Address*_____ *City*_____

*State*_____ *Zip*_____ *Phone*_____

MASSACHUSETTS
AFFORDABLE
HOUSING
ALLIANCE

"Soft Second" Affordable 1st Time Home Buyer Program

If you buy a 1, 2, or 3 family home through this mortgage program you will save up to $30,000 over the life of your loan. BankBoston, The Boston Company, Boston Private Bank & Trust Co., Citizens Bank, Fleet, and Hyde Park Cooperative Bank are offering these discounted loans in partnership with MAHA, the city of Boston, the Massachusetts Housing Partnership, and the state's Department of Housing & Community Development.

Key Features

Low Interest Rates - ($17,000 savings)
All buyers will pay a reduced interest rate for the 30 year life of their loan. Many buyers will receive additional interest rate subsidies during the first 10 years. Starting rates will range from 1/2 % below the market rate to as much as 21/4% below the market rate, depending on need. For buyers who receive government interest rate subsidies, these subsidies will gradually decrease between years 6 and 10. This will mean that buyers' payments will increase by about $15 - $30 per month in each of these five years. Payments will level off again in year 11 and stay fixed at a below market rate for the remaining 20 years of the loan. (See example on reverse side.)

Low Downpayments - ($2,000 savings)
You must have a 5% downpayment. But if you buy in Boston and only have 3% to put down, you can get a grant from the City of up to 2% to help you meet this requirement. Your loan originator at the bank will help you access this.

Reduced Closing Costs ($1,000-$2,000 savings)
These costs include lawyers fees, title checks, etc. The banks will charge buyers only as much as it costs them to provide these services. This will usually be about $1,000 - $1,500 instead of the $2,000 to $3,000 that most buyers pay. The City of Boston provides closing cost assistance grants of $500 to $1,000 to income eligible home buyers in the city. This could reduce your closing costs to zero or near zero.

No Points - ($2,000 savings)
"Points" are money that banks ask buyers to pay at the time they buy the house. 1 point = 1% of the loan amount; 2 points = 2% of the loan amount. Banks will not charge you any points if you buy a house through this program.

No Mortgage Insurance Fees ($9,000 savings)
The state government & the City have set up an insurance fund for these loans that will save buyers $35-$70 per month, or a total of $6,000- $12,600.

Credit For More Rental Income
It is much easier to qualify to buy 2 and 3 family homes through this program because the banks will count up to 75% of the rental income when they calculate how much you can pay for a mortgage. Conventional bank loans only count 25% of rental income.

Purchase & Rehab Option
Banks will allow you to include the costs of deleading & other repairs in your Soft Second Program mortgage so you can fix up your new home before you move in.

1803 Dorchester Avenue, Dorchester, MA 02124 phone:617•822•9100 fax:617•265•7503

How Does This Program Work?

Buyers will get 2 mortgage loans that go together: a first mortgage loan for 75% of the house price, and a "soft second" loan for 20% of the house price. The remaining 5% must be paid in a downpayment. Buyers who have saved 3% of the purchase price but do not have the other 2% plus closing costs may receive downpayment and closing cost assistance from the city of Boston.

Example: House Costing $100,000
Downpayment = $5,000
First Mortgage = $75,000
Soft Second Loan = $20,000

The banks have agreed to reduce the mortgage rate on the first loan by 1/2%. That means that on the first loan you will pay 1/2% less than whatever the market interest rate is at the time you buy your house.

The banks will also reduce the interest rate on the soft second loan by 1/2%. For buyers who need additional assistance, the city and state governments will pay most of the payments on this second loan for the first 5 years. City and state contributions will gradually decrease between years 6 and 10. That is why your monthly payment will increase $15 - $30 per month in years 6, 7, 8, 9, and 10. You will gradually be taking on more responsibility for the second loan. Starting in year 11 you will be paying the full cost of both the first loan and the soft second loan, but the rate will remain 1/2 point below the market rate for the full 30 years. That means that even after all city and state assistance has ended, your monthly payments will still be below the market rate.

Monthly Payments On A $95,000 Mortgage At A 7 3/4% Interest Rate
Example Assumes Full Subsidy Is Needed On Second Loan

	years 1-5	year 6	year 7	year 8	year 9	year 10	years 11-30
1st Mortgage	$637	$637	$637	$637	$637	$637	$637
Buyers contribution to second mortgage	$32	$52	$71	$90	$110	$129	$164
State contribution to second mortgage	$97	$77	$58	$39	$19	$0	$0
Total Buyer Payment	**$669**	**$689**	**$708**	**$727**	**$747**	**$766**	**$801**
vs. market rate payment	$814	$814	$814	$814	$814	$814	$814